

# SPOTLIGHT

DECEMBER 2019





# MORE THAN A NAME



## Steve Greer

Chief Executive Officer  
American Income Life &  
National Income Life Divisions

**BRAND: IS NOT A LOGO, NOT WHAT IT LOOKS LIKE WHEN I LOOK AT YOUR PRODUCT. A BRAND IS A SHORTCUT, IT'S A SHORTCUT FOR ALL THE EXPECTATIONS I HAVE FOR WHAT YOU'RE ABOUT TO DO FOR ME. IT'S A SHORTCUT FOR TRUST, FOR PROMISES, FOR CONVERSATIONS ... A BRAND IS THE SET OF EXPECTATIONS, MEMORIES, STORIES AND RELATIONSHIPS THAT, TAKEN TOGETHER, ACCOUNT FOR A CONSUMER'S DECISION TO CHOOSE ONE PRODUCT OR SERVICE OVER ANOTHER. — SETH GODIN**

**E**VERYBODY KNOWS THAT HAVING A strong, well-known brand is desirable, but thanks to Torchmark becoming Globe Life last August, I am more brand conscious than I ever dreamed I might be. The big surprise? It's fascinating stuff.

I always thought 'brand' just meant your logo and your name but it turns out there's

a lot more to it than that. The best logos are symbols that people immediately associate with the company, like Apple, Chevrolet, McDonald's, and hundreds of other brands we interact with every day. You don't even need the words — when you see that big white Apple, the Chevy "bowtie," or the Golden Arches, you know exactly which company is represented. That's what brand recognition is all about ... but it doesn't happen automatically.

Behind every successful brand are teams whose job it is to cultivate recognition. In addition to promotion, they work to protect the integrity of the brand; for example, criteria for using the logo, how it should (or shouldn't) look, etc. We have such a team behind the Globe Life brand, and their efforts extend to include all Globe Life companies to help us capitalize on their hard-earned recognition. That's why our redesigned logo bears a strong resemblance to the new Globe Life logo; by extension, it gives us the ability to reflect the investment made in the Globe Life brand.

Brand recognition isn't just about associating a name with a logo. When you walk into a McDonald's, you know exactly what your experience will be like. The sandwich you eat in Boiling Springs, SC will be the same as

Murphy Hot Springs, IA. Branding is about clearly defining who the company is, who they aspire to be, and the experience people can expect in their dealings with them. The object is consistency; for customers to have a great experience the first time and every time.

In the coming year, you'll be seeing more of the new AIL/NILICO logo. Like the old one, it stands for our promise to help protect working families with quality insurance products delivered by courteous professionals who provide excellent service before and after the sale. That is why people buy brands they know, why brand recognition matters, and why protecting the integrity of a brand is crucial. Our brand is worth protecting. Please see **PAGES 20-21** for more info.

Also in this issue are the 2020-2021 Convention, Clubs and Bonus qualifications. Those are on **PAGES 18-19**, and like always, complete information and details can be found on ARC.

By the time you receive this issue of Spotlight magazine, all that may be left of the holidays are a few cookie crumbs, so I'll pass along our best wishes for a happy, healthy, prosperous New Year. Thank you for what you do every day to make tomorrow better for working families. 🍪

## SPOTLIGHT

[www.arc.aillife.com/spotlight.aspx](http://www.arc.aillife.com/spotlight.aspx)  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

DECEMBER 2019

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## SGA Career Track

### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



## Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

## Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 1/24 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 1/29**. eApp business excluded from the 7 day hold should be uploaded by **Friday 1/31 before 3:30 p.m. CST** to count for **January** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

## Record Breaker

**\$4,575,928**

**in total bonuses were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 34-41**.



**ARIF HAJRO**  
Supervising Agent  
\$745,393 Net ALP  
YTD 2019

**Spotlight Digital** is now on the web!

A digital publication spotlighting top producers of AIL & NILICO



[spotlight.aillagents.com](http://spotlight.aillagents.com)

Username: **AIL** Password: **proveit2020!**

See your SGA or manager if you need assistance.



**Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2020 Awards Presentation are: the Top SGA per category from Categories I-XI based on Performance Factor (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2020 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Grand Hyatt Baha Mar in the Bahamas! The convention will be held May 12-15, 2020.



**LOOK FOR ME!**



# ANNIVERSARIES

**30 YEARS OF SERVICE**

Brett Hulme, PR  
**26 YEARS OF SERVICE**  
Earle Harris, AGT  
**21 YEARS OF SERVICE**  
Ruben Soberanes, AGT  
**20 YEARS OF SERVICE**  
John Franklin, AGT  
**18 YEARS OF SERVICE**  
Arnold Iacoviello, AGT  
Larry Lozano, PR  
**17 YEARS OF SERVICE**  
Andrew Bishop, RGA  
Karen McQuoid, AGT  
Dustin Venekamp, SGA  
**16 YEARS OF SERVICE**  
Ed Olfert, AGT  
Alan Sedaghat, RGA  
**15 YEARS OF SERVICE**  
Sue Akers, PR  
**14 YEARS OF SERVICE**  
Simon Arias, SGA  
Theodore Greer, AGT  
Garret Kun, AGT  
Melissa Losk, AGT  
**13 YEARS OF SERVICE**  
Alberto Alcalá, MGA  
Mario Andres Chavez, MGA

Blake Higuchi, RGA  
Erin Moyer, AGT  
**12 YEARS OF SERVICE**  
Robin Denham, PR  
Jamison Weatherspoon, SGA  
**11 YEARS OF SERVICE**  
William Charnow, AGT  
Joshua Olin, RGA  
Jovencio Sales, SA  
Amr Shater, RGA  
**10 YEARS OF SERVICE**  
Jared Cleckner, MGA  
Amanda Cross, PR  
Alexandra Graham, RGA  
Christopher Hintz, RGA  
Bruce Tan, SA  
**9 YEARS OF SERVICE**  
Jose Carvajal, SGA  
Cameron Cimino, AGT  
Nina Dolman, SA  
Antonio Evans, SA  
Andre Hawthorne, SGA  
Corey Lavigne, AGT  
Shahab Mahdaveinejad, MGA  
Carmela Pellen, AGT  
Brandon Summerton, RGA  
Ashley Wenning, RGA

**8 YEARS OF SERVICE**  
Tommy Conard, RGA  
Nicki Griffiths, GA  
Robert Janev, RGA  
Jean Joseph, AGT  
Gregory McDuffie, SA  
David Rigney, RGA  
Scott Wheeler, RGA  
**7 YEARS OF SERVICE**  
Matthew Bogle, MGA  
Brent Bowling, RGA  
Corey Helly, RGA  
Emily Heron, GA  
Brittini Kwicdien, MGA  
Tasha Marker, SA  
John Nieves, MGA  
Christopher Rodriguez, GA  
Joseph Tomanovich, RGA  
**6 YEARS OF SERVICE**  
Azar Afnan, SA  
Evelin Castro-Sharif, MGA  
Shalom Chaimov, RGA  
Marc D'Emilia, MGA  
Hugo Flores, GA  
Irma Gallardo, SA  
Tiffany Harmouche, SA  
Travis Kovach, GA  
Daniel Martinsen, SA

Paul Torman, GA  
Jinelly Urena, RGA  
Alexander Wood, GA  
**5 YEARS OF SERVICE**  
Sarah Acker, MGA  
Athea Buchanan, SA  
Eric Butt, GA  
Christopher Credle, SA  
Deserick Davenport, GA  
Christie Jauch, MGA  
Sergio Joaquin Haro, SA  
Anastasia Martens, AGT  
Roger Rau, GA  
Michael Spann, AGT  
Michael Trinh, RGA  
Steven Warner, RGA  
Joshua West, SGA  
Zachary Whipple, AGT  
Greta Wilson, AGT  
Jeffrey Witherall, GA  
**4 YEARS OF SERVICE**  
Kristin Cesarz, AGT  
Mark Dushaj, SGA  
Rawad El Ghadban, AGT  
Seth Frisby-Jack, SA  
Mark Lahijani, MGA  
Kory Louvelle, MGA  
Felipe Machado-Santanna, MGA

Monica McKinney, GA  
Hector Mendez, RGA  
Zonia Ramirez, SA  
Leamber Saffold, AGT  
Revawn Wilson, AGT  
**3 YEARS OF SERVICE**  
Allan Allas, AGT  
Wadnerson Boileau, AGT  
Elijah Brown, MGA  
Jacob Brown, GA  
Stephen Coons, MGA  
Edwin Delgado, SA  
Giovanni Diduro, MGA  
Jeremy Doucet, AGT  
Stephen Fougere, AGT  
Kanella Glimenakis, GA  
Kareen Griffith, SA  
Colin Hill, AGT  
Mariah Himes, SA  
Shavorne Hudson, GA  
Albert Huff, GA  
Jacqueline Kabluyen, MGA  
Cody Langston, MGA  
Courtney Lavitch, SA  
Preston Lewis, SA  
Nina Marte, AGT  
Jadwiga Martins, MGA  
Magali Murillo, AGT

Clint Perry, MGA  
Daniel Santistevan, GA  
John Santosuosso, MGA  
Nathan Sanzo, AGT  
Robert Stevens, SA  
Melinda Tolliver, AGT  
Kelly Yingling, AGT  
**2 YEARS OF SERVICE**  
Jose Anderson, GA  
Trudy Arbogast-Schultz, AGT  
Eyad Awdi, MGA  
Carly Baird, SA  
Thomas Beswick, MGA  
Sean Blaney, SA  
Erica Boy, SA  
Patrick Carroll, AGT  
Claudia Chiarelli, SA  
Ruben Cortez, GA  
Vincent Crosland, SA  
Fabiola Del Palacio, MGA  
Taylor Diaz, AGT  
Michael Dowler, SA  
Nickholus Drake, AGT  
William Dugan, GA  
Mavrick Fredericks, RGA  
Casey Helly, MGA  
Bryan Leonard, GA  
Joe Lewo, AGT

Bobby Lo, GA  
Cheyanne Malcom, AGT  
Dennis Manko, AGT  
Linda Marquez, GA  
Sherrie McCarty, GA  
Matthew McDowell, GA  
Devon Palomino, SA  
Darrio Pope, SA  
James P Raines, SA  
Jonathan Ramirez, GA  
Ryan Reutenauer, GA  
Joycelyn Roberts, SA  
Dorota Rusew, AGT  
Max Schober, SA  
Cherrish Taylor, SA  
Evelyn Thompson, SA  
Magaly Una, GA  
Jasmine L Walker, AGT  
Emily Weaver, SA  
**1 YEAR OF SERVICE**  
Arthur Aguilar, SA  
Veronica Akinrelere, AGT  
Luc Andre, AGT  
Winston Armstead, GA  
Jason Ash, SA  
Adam Bajjey, AGT  
Olajumoke Bamidele, SA  
April Barbere, SA

Vanessa Barrera, SA  
Raymond Barrios, AGT  
Richard Bassett, AGT  
Raul Boston, SA  
Robert Boyd, MGA  
Brandi Britt-Broussard, SA  
Jimel Bronson, AGT  
Bridget Burkot, MGA  
Christopher Campbell, AGT  
Jahns Capuchino, AGT  
Stephanie Corriveau, SA  
Jeremy Davis, SA  
Jeffrey De Los Reyes, AGT  
Adarryll Dent, SA  
Sabrina Dhanraj, AGT  
Patrick Dominguez Orell, SA  
Kevin Dushane, SA  
Charity Ealim, AGT  
Michele Faul, SA  
Olivia Fields, SA  
Elijah Findley, SA  
Rebecca Fleming, SA  
David Garcia, SA  
Alexandra Gartman, SA  
Gerardo Garza Jr, SA  
Heather Gerard, SA  
Nathan Gil, SA  
Mathew Gillette, SA

Sean Glembin, SA  
Jaycee Goodwin, SA  
Cameron Gray, AGT  
Corey Helwig, GA  
Rena Horio, AGT  
Donnette Jones, SA  
Matthew Kahwaji, AGT  
Rutuja Karande, SA  
Fazal Khan, SA  
Eunhwa Kim, SA  
Malcolm King, AGT  
Paul Lagatdu, AGT  
Marshall Lewis, SA  
Anton Ljuljdjuraj, AGT  
Angelo Luciano, SA  
Maria Rowena Magquilat, SA  
Tara Maley, GA  
April Marquez, AGT  
Randa McCarty, GA  
Krystal McGlown, AGT  
Triston Miller, SA  
James Morgan, SA  
Victoria Nayiga, AGT  
Andrew Novack, SA  
Sarah Ornelas, SA  
Emily Pateiro, SA  
Julie Phillips, GA  
Craig Platt, AGT

Zachary Poker, AGT  
Marina Ralls, SA  
Benjamin Richards, AGT  
Mackenzie Ritchie, SA  
Gabriel Rocha, GA  
Costella Rowe, AGT  
Julio Salazar, SA  
Deidra Sherman, SA  
Brook Silva, AGT  
Joshua G Smith, AGT  
Spencer Snyder, SA  
Victoria Soileau, AGT  
Joshua Sonnabend, SA  
Lindsay Staffieri, GA  
Colleen Stephenson, SA  
Tyler Stevens, AGT  
Dominic Telymonde, AGT  
Edrick Tercero, MGA  
Javaan Torres, SA  
Robert Torres, SA  
Brandon Warren, SA  
Cameron Watson, AGT  
Alexis Webb, SA  
Giovanni Williams, SA  
Robert M Williams, SA  
Kyle Wrobel, RGA  
Derrick Young, SA

# PROMOTIONS

**REGIONAL GENERAL AGENT**

Diego Arango Puerta  
Anthony Greco  
Nic Iagulli  
Michael Joseph  
Gregory Rudolph  
Daniel Walton  
Ashley Wenning  
**MASTER GENERAL AGENT**  
Joseph Bell  
Dustin Caso  
Mario Andres Chavez  
Orli Ekstein  
Lalitha Janardhanan  
David Lamb  
Aleanya Moore  
Evan Stewart  
Levi Szanto  
Sarah Vacheresse

Ashley Wenning  
Jeff Wentworth  
**70% GENERAL AGENT**  
Augusto Arango  
Justin Brent  
Donna Gurrrola  
Danielle Haizlip  
Valentino Kalaj  
Tahis Quintero Bonilla  
Erikabel Rocha  
Jean Romero Capote  
Martin Salavec  
Susan Scott  
**67.5% GENERAL AGENT**  
Adel Al Choufi Naim  
Trevor Bailey  
Justin Boes  
Tracy Davis  
Seth Finnegan

Lorraine Harris  
Sierra Hartwig  
Evelyn Howell  
Storm Hutskal  
Steven Koras  
Jennifer Lespinasse  
Anne List  
Arman Masomzadeh  
Darez Meriwether  
Michael Morrison  
Chad Muise  
Tyler Schaeffer  
John Streit  
Steve Weatherspoon  
Marsei Hogan  
Kelly Young  
**60% GENERAL AGENT**  
Mariam Shahid

**65% SUPERVISING AGENT**

Rocky Allen  
Jonathan Barrett  
Jerome Benenati  
Santiago Calle Ramirez  
Jacquetta Clayton  
Oyindamola Falegan  
Zaida Ferrer  
Brendan Gartzka  
Brian Boehmke  
Michael Bound  
Neil Bruce  
Wenddy Chaya Paredes  
Tiffany Cristini  
Matthew Crowder  
Christopher Crumbe  
Shontaye Davis  
Jarrett Demonia  
Mahdi Dergham  
Christopher Difabio

**62.5% SUPERVISING AGENT**

Alisha Smith  
Elvis Tinaj  
Shirley Aguirre  
Daniel Arzate Roa  
Brandon Ashton  
Landy Barthelemy  
Kimberlyn Beck  
Brian Boehmke  
David Johnston  
Neil Bruce  
Wenddy Chaya Paredes  
Tiffany Cristini  
Matthew Crowder  
Christopher Crumbe  
Shontaye Davis  
Jarrett Demonia  
Mahdi Dergham  
Christopher Difabio

Leslie Dow  
Shonda Duckett  
Daniel Durgin  
Walid Elshahed  
Jack Emmert  
Christopher P Filline  
Devyn Finley  
Mary Finnigan  
Christopher Flynn  
Ryan Foe  
Abby Fossay  
Rachael Glamp  
Stacey Glassman  
Elizabeth Goldsberry  
Matthew Gude  
Adam Hannas  
Elijah Hardy  
Bryan Hartley  
Michelle Hassanali

Jillian Heaney  
Nareesa Heather  
Jasmin Hidalgo  
Jennifer Holt  
Alexis Howard  
Delena Hubert  
Dylan Hurd  
Fatima Jaguros  
Luisanny Javier Duarte  
Daniel Johnston  
Amanda Juarez  
Briayana Kendrick  
Dillon Kuehne  
Cody Lands  
Barrett Lawrence  
Gladys Lozano  
Alicia Marshall  
Catherine Mbugua  
Zachary McCormack

Conor McGowan  
Corey McGraw  
Connor Meakins  
Raylynn Meimatis  
Kalie Mendrek  
Nikolaos Metaxas  
Akram Mirahmadi Shalamzari  
Christy Mitchell  
Burim Morina  
Ashley Nevel  
Audri Niezgodas  
Thomas Paone  
Ana Pena-Parra  
Nichole Perez  
Donald Perry  
Darnell Philemon  
Marion Polk  
Sahand Pouladi  
Devyn Powell

Rebecca Pratt  
Lyndon Prosser  
Tyrone Ramsey  
Melissa Robbins  
Jason Rodriguez  
Wade Rose  
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Holly Salerno  
John Schaeffer  
Nathan Sloane  
Anthony Solano  
Erin Spinelli  
Ambreen Sutarwala  
Joy Thome  
Tanika Thompson  
Chase Trivison  
Brandi Troka  
Kamangu Tube  
James Velasco

Sarah Veld  
Amber Wade  
Jessica Wells  
Jennifer Welsh  
Dominick White  
Maurice Worlds  
**55% SUPERVISING AGENT**  
Jason Khodadadian  
Marcia McDuffie  
**52.5% SUPERVISING AGENT**  
Jamal Anwar  
Carolina Felipe  
Anne Marie Giron  
Aliya Guliyeva  
Marcus Mateus  
Jesenia Munoz  
Anthony Polanco  
Nelson Radnoty





# UPHOLDING AIL'S COMMITMENT



## Jason Beckman

Division Vice President  
PR Field Operations

**O**NE ASPECT OF AIL THAT IS unique is we always strive to give back to any community that we take anything out of in our pursuit to *Make Tomorrow Better*. We work with our friends in labor to support their efforts in word and deed as the attack on labor in the last two years has been unprecedented. Since the beginning of 2018, there has been a groundswell of discontent between workers and employers resulting in over 900,000 union members opting to walk off the job. The number of striking union members in the US reached nearly 500,000 workers in 2018 which was the highest mark since the mid-1980s. The number of work stoppages through October 2019 has amounted to twenty-three, affecting some 419,075 workers in the public and private sectors.

These strikes affected union members working in public education, healthcare, telecommunication, grocery and the auto

industry. In short, not even the most essential industries that support the infrastructure and overall welfare of our communities were excluded from the attacks on labor. Why do workers go on strike? One word – *dignity*. Strikes usually happen when there's a disconnect between the employer and union in providing wage increases, improved health benefits and retirement benefits that provide workers the reward of their time and talent to help companies profit.

Our friends in labor, our Sisters and Brothers, are in need of help from business allies to voice their support. What makes American Income Life unique is we stand firm

**“WE STAND FIRM IN OUR SUPPORT OF LABOR.”**

in our support of labor at the national and local levels. You would be pressed to find another organization that offers the level of support that we do at AIL/NILICO. Our commitment to serving working families is not only to provide financial protection to working families but to uphold the commitment of our founder, Bernard Rapoport, to be a company that fights social injustice.

I'm proud to say that the PR Team and our SGA partners upheld the commitment made by Mr. B and showed up, stood up and spoke out in support of striking union members in 2019. Together, we walked picket lines with our Sisters and Brothers, delivered food and water to those on the picket line, delivered non-perishable items collected by AIL/NILICO agents and waived premiums for those with AIL/NILICO policies. In addition, the Company made financial contributions to union strike funds that support displaced workers who are without a paycheck. There's no other company like American Income.

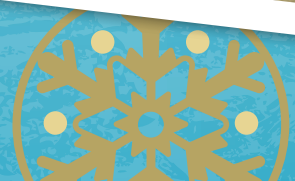
When we come together as a PR Team and SGA body, our mission is simple: we provide dignity to families who seek financial security and restore dignity to workers who seek a better life and future. 🙏

# AIL Sets New Company Record for 2019 FOOD FOR FAMILIES

2019 marks the 10<sup>th</sup> year AIL employees have participated in the annual Food For Families food drive in Central Texas, and it was hugely successful! AIL employees delivered an amazing 80,315 pounds of food, setting a new Company record!

Ten years ago, AIL's first food delivery was 15,803 pounds, and never could anyone imagine at the time that it would grow to the extent it has. There are big hearts at AIL, and those hearts are helping many families in Central Texas that are down on their luck and need a little help to get by.

Thanks and congratulations on a job well done! We *Make Tomorrow Better* for others!





# NEW ASSOCIATES

PER MANAGER

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Seth Frisby-Jack	2	Simon Arias	Ann Homrighausen	2	Richard Correa	Angelica Ochoa	2	Mathew Hart	Christopher Nwosisi	2	Theodore Pappas
Brandon Hamilton	2	Simon Arias	Kevin Hartley	2	Gabriel Feldmann	James P Raines	2	Zach Hart	Rachel Whiting	2	Philip Prata
Kaler Turenne	2	Simon Arias	Donna Rankin	2	Fisher-Zuzick	Moriah Chandler	2	Matt Henderson	Antonio Chacin	2	Beto Quintero
Athea Buchanan	2	Jose Carvajal	Jillian Heaney	2	Giglione-Ackerman	Angelica Rice	2	Evan Holzhauser	Orlando Crimmel	2	S-S-Bendure-Hartwig
Kingsley Hansen	2	Denis-Michael Catalano	Denise Masulit	2	Mathew Hart	Barry Donalson	2	Bob Olson	Arif Hajro	2	S-S-Parks-Salvaggi

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Paul Smith	8	Zach Hart	Jeanette Ramirez	4	Mathew Hart	Kevin Butchino	3	Gabriel Feldmann	Duane Shaw	3	Sabrina Lloyd
Jeffrey Espinal	7	Theodore Pappas	Johnny Ramos	4	Matt Henderson	Paul Zuzick	3	Fisher-Zuzick	Rachel Brown	3	London Nelson
Ashley Clarke	5	Ernest Powell	Jonathan Hanaway	4	Henderson-McLaughlin	Magda Figueiredo	3	Giglione-Ackerman	Sergio Carta	3	Beto Quintero
Joshua Morris	4	Denis-Michael Catalano	Zach Otto	4	Sabrina Lloyd	Michael Gerstein	3	Giglione-Ackerman	Patricia Contreras	3	Beto Quintero
Matthew Turnquist	4	Richard Correa	Slavita Hut	4	John Young	George O'Shea	3	Giglione-Ackerman	Walter Icaza	3	Beto Quintero
Paul Kelly	4	Steve Friedlander	Christie Jauch	3	Simon Arias	Romal Omid	3	Mathew Hart	Victor Weber	3	Blake Ralston
Mele Makaui	4	Steve Friedlander	Jesse Rennich	3	Simon Arias	Joseph Gojcaj	3	Zach Hart	Brent Bowling	3	S-S-Parks-Salvaggi
Diego Arango Puerta	4	Gonzalez-H-W	Blake Tomblin	3	Simon Arias	Beau Locker	3	Matt Henderson	Kyle Wrobel	3	Michael Vasu
Juan Diaz	4	Gonzalez-H-W	Andrew McQuade	3	Richard Correa	Mavrick Fredericks	3	Evan Holzhauser	Omar Billy	3	Jamison Weatherspoon

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brandon Dusevic	5	Zach Hart	Manuel Diaz	3	Theodore Pappas	Drake Smith	2	Richard Correa	Mariam Shahid	2	Theodore Pappas
Dana Velez	4	Gonzalez-H-W	Jorge Toribio	3	Theodore Pappas	Bria Smith	2	Gabriel Feldmann	Keeland Bryant	2	Ernest Powell
Julie Phillips	4	Mathew Hart	Alfredo Garcia	3	Beto Quintero	Alejandro Pineda	2	Fisher-Zuzick	Marsei Hogan	2	Ernest Powell
Bethany Evans	3	Simon Arias	Doris Martinez Garcia	3	Beto Quintero	Adem Abdula	2	Giglione-Ackerman	Klyo Vidal	2	Beto Quintero
Jordan Lacy	3	Simon Arias	Daniel Prinzo	3	S-S-Parks-Salvaggi	Claudia Jacquet	2	Giglione-Ackerman	David Stuart	2	S-S-Bendure-Hartwig
Sean Byler	3	Richard Correa	Xander Davis	2	Altig-Orlovic	Paul Torman	2	Giglione-Ackerman	Michael Giachetti	2	S-S-Parks-Salvaggi
Landon Schlag	3	Richard Correa	Benjamin Ortlip	2	Altig-Orlovic	Augusto Arango	2	Hemerson Gonzalez	Eno Iftiu	2	S-S-Parks-Salvaggi
Samisoni Koloa	3	Steve Friedlander	Jenna Grula	2	Simon Arias	Michael Stuver	2	Zach Hart	Victor Holmes	2	Michael Vasu
Corey Hallam	3	Giglione-Ackerman	Kellie Hoffman	2	Simon Arias	Deborah Mitchell	2	Kyle Johnson	Candace Minor	2	Michael Vasu
Razan Zarba	3	Mathew Hart	Conor Markins	2	Simon Arias	Michael Jang	2	Sabrina Lloyd	Evelyn Howell	2	Jamison Weatherspoon
Valentino Kalaj	3	Zach Hart	James Tolley	2	Simon Arias	Elazar Roco	2	Sabrina Lloyd	Shantayia Williams	2	Jamison Weatherspoon
Mohamad Raychouni	3	Zach Hart	Jamie Winters	2	Simon Arias	Ontoria Moore	2	London Nelson	Tyler Boulden	2	Josh West
Henry Brown	3	Matt Henderson	Jonathan Pizzuto	2	Denis-Michael Catalano	Selma Ogresevic	2	Brett Gryska	Angela Rodriguez	2	Tom Williams
Michael Battaglio	3	Evan Holzhauser	Anthony Allonardo	2	Cohen-Cohen	Joseph Hedborn	2	Bob Olson			

## RGAs

NAME	#	SGA
Ryan Fickert	13	Zach Hart

### NEW ASSOCIATE – \$1,000 contract-to-date new agent







- THE MINIMUMS FOR RECOGNITION ARE:**
- SA & GA** – at least two new associates during the month
  - MGA** – at least three new associates during the month
  - RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.



**TOP RECRUITING AGENTS\*\* NOVEMBER**

TOTAL LEGACY RECRUITERS: **274** TOTAL LEGACY RECRUITS: **346**

 <b>Ransey Vazquez</b> 8 Recruits Bob Olson	 <b>Casey Jarratt</b> 5 Recruits Altig-Orlovic	 <b>Luciano Rapa</b> 5 Recruits Richard Correa AR	 <b>Erin Frazier</b> 4 Recruits Simon Arias	 <b>Mavrick Fredericks</b> 4 Recruits Evan Holzhauser	 <b>Alipate Makau</b> 4 Recruits Steve Friedlander
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	8	Nic Iagulli	3	Charles Ambeau	2	Jordan Forbes	2	William Parmeter	2	William Parmeter	2
Casey Jarratt	5	Kingsley Ibeh	3	Elijah Bean	2	Vera Giles	2	Jonathan Phillips	2	Jonathan Phillips	2
Luciano Rapa	5	Zarria Marshall	3	Wynette Branch Capron	2	Jermaine Goldsmith	2	Travis Picklesimer	2	Travis Picklesimer	2
Erin Frazier	4	Noll Stieren	3	Matthew Cartwright	2	Kevin Hartley	2	Rita Rider	2	Rita Rider	2
Mavrick Fredericks	4	Dana Velez	3	Matthew Crowder	2	Claudia Jacquet	2	Juan Rivera	2	Juan Rivera	2
Alipate Makau	4	Aidan Adrian	2	Mahdi Dergham	2	Keith James	2	Cecilia Rodriguez	2	Cecilia Rodriguez	2
Werner Braun	3	Matthew Agnetti	2	Juan Diaz	2	Jeffery May	2	Baton Statovci	2	Baton Statovci	2
Justin Brent	3	Shirley Aguirre	2	Penisimani Fakataha	2	Agustin Melendez	2	Kaler Turenne	2	Kaler Turenne	2
Barry Donalson	3	Nicholas Alaimo	2	Michael Fitt	2	Mike Paragiou	2	Mahdi Wade	2	Mahdi Wade	2

**TOP RECRUITING AGENTS\*\* YTD**

TOTAL LEGACY RECRUITERS: **2,145** TOTAL LEGACY RECRUITS: **4,079**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	66	Dianka Blash	8	Daniel Waterfall	7	Kendall Wilson	6	Felipe Machado-Santanna	5	Felipe Machado-Santanna	5
Gregory Rudolph	24	Jonathan Da-al	8	Kyle Wrobel	7	Lucas Yeck	6	Michael Mandella	5	Michael Mandella	5
Matthew Conrad	22	Frank Hernandez	8	Corrissa Adair	6	Anthony Almeida	5	Matthew McDowell	5	Matthew McDowell	5
Andres Moreno	22	Michele Kieffer	8	Alix Albright	6	Steven Barton	5	Aleanya Moore	5	Aleanya Moore	5
Brent Bowling	19	Patrick Knouse	8	Alisha Anderton	6	Ramses Blanco	5	David Murphy	5	David Murphy	5
Casey Jarratt	17	Sherrrie McCarty	8	Tiffany Babin-Washington	6	Jason Bratin	5	Dylan Murphy	5	Dylan Murphy	5
Ryan McIntosh	17	Michael McKiernan	8	Amy Baird	6	Luis Calderon Welman	5	Catherine Noakes	5	Catherine Noakes	5
Luciano Rapa	17	Travis Stucki	8	Andre Bent	6	Tommy Conard	5	Amari Oliver	5	Amari Oliver	5
Dana Velez	17	Jeffery Thiel	8	Anthony Billhimer	6	Mathieu Cook	5	Johnathan Pascol	5	Johnathan Pascol	5
Alipate Makau	16	Rebeca Alvarez de Lugo	7	Maria Bonilla Borrego	6	Michael Coulthard	5	Scott Pastorino	5	Scott Pastorino	5
Daniel Pettit	15	Erin Bortz	7	Kortisha Brooks	6	Lidiana Cupceanu	5	Kempton Perry	5	Kempton Perry	5
Roxie Soto	14	Robert Bradley	7	Shawntae Collins	6	Kenson Delva	5	Cameron Ponder	5	Cameron Ponder	5
Patricia Contreras	13	London Burnett	7	Noah DeVries	6	Juan Diaz	5	Cecilia Ritter	5	Cecilia Ritter	5
Barry Donalson	13	Jessica Davis	7	Jacob Frank	6	Tristan Dlabik	5	Yessika Rodriguez	5	Yessika Rodriguez	5
Joseph Tomanovich	13	Myaa Fallon	7	Jaden Goldney	6	David J Edwards	5	Christopher Ross	5	Christopher Ross	5
Alfredo Garcia	12	Derek Foore	7	Mitchell Gralewski	6	William Ferrill	5	Zahara Schooley	5	Zahara Schooley	5
Astrid Castrillon	11	Jordan Forbes	7	Melne Hughes	6	Elijah Findley	5	Lindsay Staffery	5	Lindsay Staffery	5
Devin Davis Watkins	11	Erin Frazier	7	Taleb Jammoul Hajali	6	Desarae Freeman	5	Joseph Stapleton	5	Joseph Stapleton	5
Mavrick Fredericks	11	Vera Giles	7	Doris Martinez Garcia	6	Mario Hajro	5	Eric Thompson	5	Eric Thompson	5
Sergio Carta	10	Sina Heak	7	Jennylyn Militante-Radnoty	6	Nic Iagulli	5	Alexis Tran	5	Alexis Tran	5
Kelly Ekker	10	Slavita Hut	7	Mike Paragiou	6	Mitchell Jeremiah	5	Nauleni Tuionetoa	5	Nauleni Tuionetoa	5
Daryl Graham	10	Zachery Kertulis	7	Carmen Pena	6	Jamel Johnson	5	Francesca Veltri	5	Francesca Veltri	5
Rita Rider	10	Damion Moore	7	David Ramirez-Benitez	6	Markiece Johnson	5	Jadelene Welty	5	Jadelene Welty	5
Jessica Santamarina	10	Adebamidele Ogunlade	7	Michael Raven	6	Jordan Lacy	5	David C Williams	5	David C Williams	5
Adam Bajjey	9	Samantha Ralston	7	Jordynn Runzo	6	James LaFata	5	Joshua D Williams	5	Joshua D Williams	5
Keith James	9	Juan Rivera	7	Octavia Spates	6	Nicole LeBlanc	5	Renee Zinsky	5	Renee Zinsky	5
Iris Saavedra	9	Baton Statovci	7	Austin Vail	6	Nicholas Llewellyn	5				
Bruce Alford	8	Klyo Vidal	7	Marcus Williams	6	Alma Lozano	5				

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

 <b>Amy Baird</b> Brandon MacDonald 15 Recruits GOLD	 <b>Mario Hajro</b> S-S-Parks-Salvaggi 15 Recruits GOLD	 <b>Jason Bratin</b> Simon Arias 11 Recruits SILVER	 <b>Dana Velez</b> Gonzalez-H-W 10 Recruits SILVER	 <b>Mavrick Fredericks</b> Evan Holzhauser 7 Recruits BRONZE	 <b>Zachary Bradshaw</b> S-S-Bendure-Hartwig 5 Recruits BRONZE
 <b>Luis Calderon Welman</b> Beto Quintero 5 Recruits BRONZE	 <b>Timothy Copenhaver</b> Tom Williams 5 Recruits BRONZE	 <b>Barry Donalson</b> Bob Olson 5 Recruits BRONZE	 <b>Evelyn Howell</b> Jamison Weatherspoon 5 Recruits BRONZE	 <b>Taleb Jammoul Hajali</b> Beto Quintero 5 Recruits BRONZE	 <b>Marcus Moody</b> Jamison Weatherspoon 5 Recruits BRONZE
 <b>Adebamidele Ogunlade</b> Cindy Furer 5 Recruits BRONZE	 <b>Alex Paguio</b> Altig-Orlovic 5 Recruits BRONZE	 <b>Nelson Radnoty</b> Steve Friedlander 5 Recruits BRONZE	 <b>David Ramirez-Benitez</b> Richard Correa 5 Recruits BRONZE	 <b>Baton Statovci</b> Simon Arias 5 Recruits BRONZE	

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP





## DO YOU HAVE THE RIGHT STUFF TO LEAD IN 2020? PROVE IT!

Make 2020 the year you commit to joining the leadership ranks at AIL/NILICO. Leadership Academy is your roadmap to success! If you're interested, talk to your SGA.

### 2020 AIL LEADERSHIP ACADEMY SCHEDULE:

**LEADERSHIP 101:**  
Fundamentals of Agency Building  
Jan 20-22  
Apr 27-29  
Aug 3-5  
Nov 9-11

**LEADERSHIP 201:**  
Building for Ownership  
Feb 11-12  
Sep 1-2

**LEADERSHIP 301:**  
Strategic Agency Leadership Training (Top Gun)  
Feb 25-26  
Sep 22-23

**LEADERSHIP 401:**  
Results Driven Leadership  
Sep 8-9

*Dates subject to change.*

### UPDATE

# Make Tomorrow Better

## MIAMI, FL

American Income, in partnership with the Beto Quintero SGA office, donated \$3,000 to Fundación Armando el Futuro (Building the Future Foundation), an organization dedicated to the education and development of underserved communities, especially Columbian-American communities, in the Miami-Dade area.



Kenneth Plotkin, founder of Fundación Armando el Futuro, has received national recognition including a Certificate of Congressional Recognition for the Foundation's services to Hispanic-American communities in South Florida. Beto chose this organization to honor his Columbian heritage.

## DALLAS, TX

American Income, in partnership with the Albie Serur SGA office, donated \$10,000 to the Gronk Nation Youth Foundation. Albie and David Zophin presented a combined donation check for \$20,000 to Rob Gronkowski, former tight end for the New England Patriots. He and his four brothers, all professional athletes, founded the charity.

The Gronk Nation Youth Foundation is dedicated to inspiring youth to reach their maximum potential through sports, education, community and fitness. Their mission is to help kids stay actively involved in school and sports and provide them with the tools needed to follow their dreams and live a happy and more successful life.



# AND BUILD A LEGACY IN THE PROCESS



**Michael LiBassi**  
Division Senior Vice President  
American Income Life &  
National Income Life Divisions

**A LIFE ISN'T SIGNIFICANT EXCEPT FOR ITS IMPACT ON OTHER LIVES.**  
— JACKIE ROBINSON

**T**HE AIL/NILICO COMMUNITY RE- cently lost one of the most influential leaders in the history of the company, Durhon Oldham. Durhon had a storied career of success with our company and along the way developed MANY top leaders in our organization; most notably, the CEO of AIL/NILICO, Steve Greer.

While attending Durhon's funeral, I was blown away by the testimonies of the lives he impacted along the way. Story after story of

the personal and professional impact he made. Story after story of the circumstances of these individuals compared to their circumstances after they met Durhon. Story after story of the wealth they have been able to build since the first day they met Durhon. The people they have helped and leaders they have developed. The lifestyles they have created for themselves and their families.

Then it hit me ... none of this would have happened if Durhon didn't invite and attract these people into his life. In essence, Durhon's ability to recruit people greatly increased his ability to impact people and change their lives for the better. I couldn't help but think about the importance that played in the legacy he has built that will live on for generations to come.

It's important we understand that as we look to build our own legacies as leaders, we must be able to attract the individuals into our lives that we can make the greatest impact on. How many people a day do you think you walk past that are waiting for someone to come along and help them change the forecast of their life for the better; people who are in a

job with a glass ceiling or in a situation where they are not getting the mentorship they need?

As we reflect on our goals for 2020 and our plan to **PROVE IT**, I'm sure many of you would agree that we will not accomplish our goals without the help of others. You will also realize that your ability to accomplish these goals will be directly linked to your ability to attract these individuals into your life and career. Durhon had a vision for himself and his career. He had a vision for the organization he was going to build and the leaders he wanted as a part of that organization. He then went out and recruited these leaders, thus changing their lives — and his — for the better.

What is your vision for 2020? What types of leaders will help you accomplish that vision? What is your plan to create your own legacy while impacting the lives of the people you provide leadership to? And most importantly, what is your plan to seek out and attract these individuals into your life in 2020? If you can plan this work then work this plan — you will most certainly **PROVE IT** and build your legacy in the process! 🙌



# MEDITERRANEAN CRUISE

AIL/NILICO 6-MONTH CONTEST

## CURRENT CONTEST LEADERS

### State General Agents as of Nov EOM

Rank	Category	SGA	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
<b>Categories</b>					
<b>1 &amp; 2</b>					
1	Tom Williams	2	\$892,869	44.9%	121.2%
2	Zach Hart	1	\$1,375,310	43.6%	105.1%
3	S-S-Parks-Salvaggi	1	\$2,924,789	39.3%	113.8%
<b>3</b>					
1	Mathew Hart	3	\$646,256	47.4%	136.1%
2	Satti-Kanaan	3	\$836,753	43.8%	104.2%
3	Bob Olson	3	\$675,282	43.0%	112.5%
<b>4-11</b>					
1	Kay Pomroy	11	\$37,934	92.2%	200.0%
2	Andre Hawthorne	9	\$138,667	60.5%	107.1%
3	Cindy Furer	5	\$643,169	58.7%	111.1%
4	Pappas-Quadri	5	\$324,528	54.4%	100.0%
5	Kris Thieme	9	\$227,363	51.2%	114.3%
6	London Nelson	11	\$144,678	49.9%	150.0%
7	Gabriel Feldmann	11	\$90,180	49.3%	107.1%
8	Hart-Dushaj	4	\$649,913	48.0%	100.0%
9	Fisher-Zuzick	11	\$85,259	43.2%	125.0%
10	Desi Dimitrova	6	\$313,812	42.3%	161.1%

### Regional General Agents as of Nov EOM

Rank	SGA	Contest-to-Date Production	Contest-to-Date % of Baseline
1	Bruce Viaje	Altig-Orlovic	\$467,472 89%
2	Yussuf El-Zein	Altig-Orlovic	\$222,470 77%
3	Christopher Hintz	Altig-Orlovic	\$566,960 74%
4	Hunter Houvener	Altig-Orlovic	\$282,668 73%
5	Sara Vaz	Altig-Orlovic	\$433,231 73%

### Master General Agents as of Nov EOM

Rank	Category	SGA	Contest-to-Date Production	Contest-to-Date % of Baseline
<b>Category 1</b>				
1	Sara Vaz	1 Altig-Orlovic	\$290,596	124%
2	Scott Wheeler	1 Satti-Kanaan	\$264,381	54%
3	Ryan Stenglein	1 Altig-Orlovic	\$243,372	52%
<b>2</b>				
1	Dustin Dunbar	2 Dustin Venekamp	\$216,260	74%
2	David Wang	2 Bob Olson	\$227,937	71%
3	Bobby Gujral	2 Altig-Orlovic	\$486,101	62%
<b>3</b>				
1	Duane Shaw	3 Sabrina Lloyd	\$290,953	78%
2	Jonni Ng	3 Altig-Orlovic	\$216,674	69%
3	Thomas Vena	3 Simon Arias	\$104,076	47%
<b>4-11 &amp; Rookie</b>				
1	Patricia Contreras	Rookie Beto Quintero	\$466,464	
2	Brent Bowling	Rookie S-S-Parks-Salvaggi	\$458,646	
3	Bruce Viaje	4 Altig-Orlovic	\$376,404	
4	Mario Hajro	Rookie S-S-Parks-Salvaggi	\$372,304	
5	Daryl Graham	8 S-S-Parks-Salvaggi	\$297,208	
6	Joseph Gojcay	Rookie Zach Hart	\$294,213	
7	Eric Thompson	Rookie S-S-Parks-Salvaggi	\$286,372	
8	Christopher Bentley	6 Altig-Orlovic	\$272,939	
9	Corey Helly	4 Giglione-Ackerman	\$266,360	
10	Joseph Tomanovich	6 Altig-Orlovic	\$265,592	

### General Agents as of week ending 12/20

Rank	SGA	Contest Net ALP
1	Klyo Vidal	Beto Quintero \$101,308
2	Aaron Gamalinda	Sabrina Lloyd \$67,784
3	Jorge Toribio	Theodore Pappas \$64,401
4	Kendall Wilson	Sabrina Lloyd \$51,142
5	Dana Velez	Gonzalez-H-W \$48,696

### Supervising Agents as of week ending 12/20

Rank	SGA	Contest Net ALP
1	Jason Khodadadian	Theodore Pappas \$60,427
2	Robert Wright	Simon Arias \$55,140
3	Erica Robertson	Simon Arias \$49,658
4	Elvis Tinaj	Zach Hart \$40,005
5	Nicholas Llewellyn	S-S-Parks-Salvaggi \$34,844

### Individual Producers as of week ending 12/20

Rank	SGA	Contest Net ALP
1	Bobby Park	Altig-Orlovic \$161,801
2	Joey Kennedy	Altig-Orlovic \$155,381
3	Anton Ljuljdjuraj	Hart-Dushaj \$139,994
4	Ashley Rust	James Cunningham \$123,115
5	Trenton Miller	Altig-Orlovic \$118,676
6	Joshua Dishong	S-S-Bendure-Hartwig \$116,154
7	Muhammed Ashraf	Theodore Pappas \$111,239
8	Arif Hajro	S-S-Parks-Salvaggi \$111,056
9	Michael van Delft	Satti-Kanaan \$107,420
10	Roger Fredericks	Altig-Orlovic \$106,657
11	Lily Sakai	Cohen-Cohen \$95,675
12	Abraham Mogilevsky	Pappas-Quadri \$93,645
13	Jean Joseph	Tom Williams \$92,551
14	Joe Lewo	Matt Henderson \$87,410
15	Sophia Cowie	Altig-Orlovic \$86,504
16	Alyssa Sadler	Simon Arias \$85,295
17	Mike Reed	Altig-Orlovic \$83,709
18	Kevin Ishikane	Altig-Orlovic \$82,732
19	Mohamad Raychouni	Zach Hart \$81,934
20	Diana Al Ali	Altig-Orlovic \$81,820
21	Austin Rockall	Altig-Orlovic \$75,066
22	Steven Dell	Simon Arias \$74,940
23	Hany Mikhail	Simon Arias \$74,163
24	Taulant Bane	S-S-Parks-Salvaggi \$71,984
25	Irma Gallardo	Altig-Orlovic \$67,890

### VPs as of Nov EOM

Rank	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
1	Renee Jeffries	\$4,537,909 38.9%	95.1%
2	Fred Hadaya	\$4,378,759 37.2%	83.4%

### Sales Directors as of Nov EOM

Rank	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
1	Murray Horowitz	\$2,002,433 41.1%	91.58%
2	John Ophals	\$858,078 39.0%	104.95%
3	Danielle Jankowski	\$2,110,848 38.9%	110.32%
4	Phil Bromagen	\$1,921,335 38.7%	131.54%
5	Fred Hadaya	1,512,259 35.1%	101.59%

### Public Relations as of Nov EOM

#### TOP 5 PR REPRESENTATIVES

Rank	Contest-to-Date	% of Obj	% of ORI
1	Morgan Breier	276.82%	22.18%
2	Linh Nguyen	266.12%	83.60%
3	Mario Soljan	178.46%	67.63%
4	Lisa West	150.79%	59.26%
5	Rachel Shelton	137.88%	38.91%

#### PR REPRESENTATIVES WITH 100% OBJ

1	Lisa Johnson	290.97%
2	Morgan Breier	276.82%
3	Linh Nguyen	266.12%
4	Amy Orlando	249.22%
5	Janis Pitts	229.03%
6	Criseida Hernandez	212.51%
7	Mario Soljan	178.46%
8	Kevin McKeen	169.42%
9	Lisa West	150.79%
10	Melissa Lively	148.39%
11	Rachel Shelton	137.88%
12	Tony Anderson	130.34%
13	Cheryl Cook	121.55%
14	Jessica Christersson	121.47%
15	Travis Daniels	121.20%
16	Amanda Cross	116.80%
17	Elaine Adkinson	116.24%
18	Mark Gagliardi	112.17%
19	Carl Zabltny	104.75%
20	Bryan Uhl	100.08%

#### QUALIFYING PR MANAGERS

Rank	% of Obj Contest-to-Date	% of Growth Contest-to-Date
1	Tamara Williams	124.61% 18%

#### PR MANAGERS WITH 100% OBJ

1	Chuck Hill	126.91%
2	Tamara Williams	124.61%

**CRUISE DATES:**  
August 17 – 24, 2020

The contest period is business or cards received and processed by Home Office between October 1, 2019 and March 31, 2020.

For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC:  
[arc.aillife.com/default.aspx](http://arc.aillife.com/default.aspx)  
& [arc.nilife.com/default.aspx](http://arc.nilife.com/default.aspx)



THE BUSINESS ATHLETE:

DETERMINATION.  
SUCCESS.

JOSE  
ALTUVE.



MIKE LARAMIE

Vice President of  
Quality Business

“Jose Altuve is a man of pure determination,” said a tweet by CBS News in October of this year. His story is one of incredible perseverance and determination with an “I can and will do it” mindset.



Keeton Gale / Shutterstock.com

In 2007, at the age of 16, Altuve attended the Houston Astros tryouts in Venezuela, but the scouts turned him away saying that, at 5'6," he was too short, and he was also too young. They told him not to come back. With his father's encouragement and determination, he showed up the next day with heart plus birth certificate to prove his age. With an impressive tryout, he was signed as an Astros free agent with a \$15,000 contract.

Currently, we know him as the Astros second baseman, with more than 1,500 career hits, a six-time All-Star, a three-time Batting Champ, a World Series Champion, a 2017 MVP and a 2019 ALCS MVP. At 29 years of age, last year he signed a five-year, \$151 million contract extension which was the largest contract in team history.

He is a man with a mission, driven by a heart of persistence, faith and determination. Altuve is nothing short of inspirational, while carrying the message of humility, sacrifice and teamwork, as attested by his Instagram message to himself before his last World Series victory. He wrote:

Dear Jose,

- Creating your legacy isn't only what you do on the field, but also what you do off of it.
- Don't be content with being average. Be better. Work harder. Be great.
- Don't be the best player based on height, be the best player based on your performance.
- Be an example for other young Latin players looking up to you. Lead the way.
- Be a role model.
- Learn something new every day.
- Never forget where you came from and thank God for allowing you to achieve your accomplishments.
- Size is not an obstacle.
- And this is why I'm here.

Yours Truly,

Jose Altuve

There are stories of others who have found courage and strength to change the world despite their circumstances. The Huffington Post's "16 Wildly Successful People Who Overcame Huge Obstacles to Get There" includes Bill Gates whose first business failed miserably; Albert Einstein who didn't speak until he was 4 years old and whose teachers told him he wouldn't make anything of himself; Jim Carrey's story from homelessness to blockbusters; Benjamin Franklin's incredible accomplishments despite having to leave school at the age of 10; Billionaire Richard Branson's success despite dyslexia and being a "pretty bad student;" Oprah Winfrey's success despite childhood abuse and pregnancy at the age of 14; and Thomas Edison's attitude after many, many failed attempts to create the lightbulb.



Mike's son Brady with Jose Altuve

I challenge you to sit down, like Altuve, and write a letter of inspiration to yourself. Post it at your desk and in your room to remind yourself daily what you WILL achieve! As a business Athlete, being persistent and determined are two major keys for success. Keep coming back each and every day with the determination to succeed as Altuve did at the age of 16.

Attitude, inspiration, determination, persistence, knowing your purpose — PROVE IT 2020! @

TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [lcfr@allife.com](mailto:lcfr@allife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of Spotlight.







MAY 5-8, 2021 • THE GRAND AT MOON PALACE • CANCUN, MEXICO

### CAREER AGENTS

Write \$93,000 of Net ALP as of December 31, 2020 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$110,000 of Net Annualized Premium as of December 31, 2020 AP&P Report.

### SUPERVISING AGENTS

Write \$93,000 of Personal Net ALP as of December 31, 2020 AP&P Report or write \$155,000 of First Six Months Agent Production Net ALP. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying SAs must also have at least one active First Six Months Agent as of December 31, 2020. SAs can qualify on a pro-rated basis if contracted less than one year.

### GENERAL AGENTS

Write \$93,000 of Personal Net ALP as of December 31, 2020 AP&P Report or write \$205,000 of First Six Months Agent Production Net ALP. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying GAs must also have at least two active First Six Months Agents as of December 31, 2020. GAs can qualify on a pro-rated basis if contracted less than one year.

### MASTER GENERAL AGENTS

Write \$300,000 of Agency Net ALP with a minimum 10% growth over prior year as of December 31, 2020 YTD MGA/RGA Report. Personal Net ALP counts toward Agency total. Or write \$93,000 of Personal Net ALP as of December 31, 2020 AP&P report. MGAs can qualify on a pro-rated basis if contracted less than one year.

### REGIONAL GENERAL AGENTS

Write \$300,000 of Agency Net ALP with a minimum 10% growth over prior year as of December 31, 2020 YTD MGA/RGA Report. The RGA can qualify as an MGA with his/her own MGA agency production.

### STATE GENERAL AGENTS

Must meet 100% Performance Factor as of December 31, 2020.

### MARKETING SPECIALISTS & PR REPRESENTATIVES

Obtain 17,500 card credits or #1 in Category (must meet 100% of Objective with minimum of 10,000 Card Credits). Rookie reps (reps with 1<sup>st</sup>, 2<sup>nd</sup> or 3<sup>rd</sup> Qtr 2019 hire date) must obtain 13,000 card credits. Icebreaker (reps with 4<sup>th</sup> Qtr 2019 or 2020 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2020. Original (ORIs and ADIs) will count as double credit.

NOTES: The Net-to-Gross and retention rates as shown on the qualifier's December 2020 AP&P report will be used in determining qualification. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (as of December 31, 2020 AP&P report) or a 73% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Phone add-ons (WP or ADB) do not count toward convention qualification. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year. Qualifying Marketing Specialists will be required to have appropriate taxes deducted from payroll.

**VIEW FULL QUALIFICATIONS**  
online at [ailife.com/arc/spotlight.aspx](http://ailife.com/arc/spotlight.aspx) &  
[nilife.com/arc/spotlight.aspx](http://nilife.com/arc/spotlight.aspx)

# 2020 BONUS QUALIFICATIONS

The **WORLD'S GREATEST BONUS** is a bonus paid weekly and is based on MTD Net ALP as of the end of the week. A percentage bonus is paid on each portion of the MTD Net ALP. The agent's MTD Net ALP must increase over the prior highest MTD Net ALP achievement in the existing month in order to receive a bonus. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than twelve months can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS**, the SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$6,000 of personal Gross ALP in the prior 2 months to be eligible for bonus in current month.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of direct/indirect new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates under an SA/GA, and indirect associates under a GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$6,000 of personal Gross ALP in the prior two months to be eligible for bonus in current month.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of new direct or indirect associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates under an MGA. MGAs must have four or more new associates

in the previous two calendar months; and must promote one person to MGA every 18 months under his/her regular MGA hierarchy to maintain the full bonus. Starting March 1, 2020, veteran MGAs (12+ months) must have five or more new associates in the previous two calendar months; and must promote one person to MGA every 18 months under his/her regular MGA hierarchy to maintain the full bonus. MGAs must have the required quality factor to be eligible for the bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. Based on the number of MGAs coded under an RGA, the RGA is eligible for a weekly bonus equal to a percentage of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus and must promote one person to MGA every 18 months under his/her personal MGA hierarchy to maintain the full bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

The quarterly **MGA GROWTH BONUS** offers incentives for both veteran and rookie MGAs. For MGA Veterans (promoted prior to 2019), the MGA Growth Bonus is calculated on 2020 calendar quarter Net ALP growth over same quarter 2019. Bonus eligibility requires a minimum benchmark of \$60,000 Net ALP production same quarter 2019. For MGA Rookies (promoted 2019 or after), the bonus is calculated on growth over the previous calendar quarter Net ALP with a minimum benchmark of \$60,000 Net ALP production previous calendar quarter. Eligibility requires completing four full calendar quarters as an MGA, with calendar quarters starting Jan 1, Apr 1, Jul 1 and Oct 1.

There is also a **NEW ASSOCIATE BOOST** where MGAs can earn up to an additional 35% of the MGA Growth Bonus. For MGA rookies and veterans, the New Associate Boost is based on the number of new associates over the same quarter 2019 with a minimum benchmark of six new associates the same quarter 2019.

The quarterly **RGA GROWTH BONUS** is calculated as a percent of the total MGA Growth Bonus received by MGAs within the RGA's hierarchy. The percentage paid is based on the number of hierarchy MGAs who receive an

MGA growth bonus that quarter. Net-to-gross/retention standards apply to eligibility and bonus payout based on RGA tenure.

**MILLION DOLLAR CLUB** members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward). \$5,000 bonus will be increased \$5,000 for each additional qualification.

**PR PLATINUM CLUB** members of the PR Team receive a \$5,000 bonus and an award if they produce 250,000 leads. They also receive a \$10,000 bonus and an award for 500,000 leads. Lead accumulations from 2006 forward.

For **FOUNDER'S CLUB**, personal producers must meet \$12,500 Net ALP per month for four consecutive months and 79.0% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 1,500 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse. Current year qualifiers also have the privilege of arriving one day early for the next year's convention.

For **PRESIDENT'S CLUB**, personal producers must meet the minimum production of \$150,000 of Net ALP in the calendar year, with 80.0% four-month retention as of December 31, 2020. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 22,500 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2020 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege of arriving one day early to Convention.

NOTE: An associate is defined as a new agent who submits at least \$1 Gross ALP.





20  
“Because branding is about creating and sustaining trust, it means delivering on promises.”

— Wally Olins  
Expert on Corporate Brands and Identity

# Branding MATTERS.

## Here's why.

When shopping for anything of value, people rely on advertising, the recommendations of family or friends, or their own past experience with a trusted name to guide them. **No matter how great a product or service is, if people don't know and trust the brand, it makes it more difficult for that company to achieve success.**

Most people don't understand insurance, so they – your potential clients – are looking for a name they can trust when it comes to protecting their loved ones. When you are representing a perfectly good but lesser known brand, you have to work extra hard to build rapport and trust in you and your company.



21  
As you know, Torchmark Corporation became **Globe Life Inc.** back in August. This was done to capitalize on the successful investments made in enhancing recognition of the Globe Life brand.

### How successful is the Globe Life brand?

In the August edition of Spotlight, we reported that Globe Life's name recognition has taken off since brand investment began in 2014, going from 10% aided awareness to 32% aided awareness on a national level. In the DFW area, these numbers increased even more with Globe Life achieving 65% unaided name recognition, fourth behind powerhouse brands like State Farm, Allstate, and MetLife.

**Most recently, Globe Life has moved from fourth to SECOND in unaided name recognition in the DFW area.** (Source: SMG YouGov)

### So what? We are American Income/ National Income — we don't sell Globe Life products.

Yes, we are, and no, we don't. But the closer we can be identified with our parent company, Globe Life, the greater our recognition will be by association. This is where the redesign of the American Income and National Income logo comes in.

It is common for companies to update their logo from time to time in order to stay relevant. What was popular or effective in the 1950s or 1960s doesn't necessarily carry the same message in 2019. Timing the update of our logo to coincide with the new name and look of our parent company puts us in the great position of being able to continue being who we are while being visually aligned with the enhanced Globe Life brand.

Globe Life's strategic partnerships with national sports brands like the Dallas Cowboys NFL team and the Texas Rangers MLB team mean our customers will see Globe Life ads on TV and the Globe Life logo placed prominently in the home venues. Globe Life also has a sponsorship with a Major League Soccer team, capitalizing on that sport's massive reach worldwide. The Company is currently seeking additional brand awareness opportunities. It is hoped recognition will carry over through our affiliated branding.

### We're excited! When will we change over to the new logo?

We're excited too, but it won't happen all at once. For now, you can see the new logo in use on social media and in a few other limited applications. We won't be destroying printed materials which use the old logo; the new logo will be phased in gradually. Select new projects will feature the new branding, which we expect to be mainstream at some point in 2020.

### Why this "soft rollout" approach?

Recognizing the power behind the Globe Life brand and the importance of maintaining the integrity of OUR brand, we have purposefully been deliberate with the release of the logo. We are developing brand usage guidelines to help ensure consistency in how the logo is used.

### Can I use the logo now?

Until the brand guidelines are finalized, approval must be obtained on a case-by-case basis by the Home Office Marketing Department to use the new logo. Please refrain from screenshotting or downloading online logos. Agents and managers, talk to your SGA. SGAs, please contact Jennifer Haworth [jhaworth@Globe.Life](mailto:jhaworth@Globe.Life) or Corey Jones [cajones@Globe.Life](mailto:cajones@Globe.Life) with requests and questions regarding logo usage.







**1**  
**ANTON LJULJDJURAJ**  
EARTH CITY, MO



**2**  
**ROGER FREDERICKS**  
LAS VEGAS, NV



**3**  
**ARIF HAJRO**  
CLEVELAND, OH



**4**  
**LILY SAKAI**  
LOS ANGELES, CA



**5**  
**MICHAEL VAN DELFT**  
HALIFAX, NS



**6**  
**TAULANT BANE**  
CLEVELAND, OH



**7**  
**JEAN JOSEPH**  
POMPANO BEACH, FL



**8**  
**JOE LEWO**  
ALTAMONTE SPRINGS, FL



**9**  
**ASHLEY RUST**  
INDIANAPOLIS, IN



**10**  
**BOBBY PARK**  
LYNNWOOD, WA



**11**  
**MEENAKSHI CHAVIS**  
CONCORD, CA



**12**  
**JOEL TRASK**  
HALIFAX, NS



**13**  
**JOEY KENNEDY**  
HENDERSONVILLE, TN



**14**  
**MUHAMMED ASHRAF**  
FLUSHING, NY



**15**  
**GUY TAYLOR**  
EARTH CITY, MO



**16**  
**AMY MONTELIUS**  
SAN DIMAS, CA



**17**  
**MOHAMAD RAYCHOUNI**  
TROY, MI



**18**  
**CHRIS LEWIS**  
SCHAUMBURG, IL



**19**  
**KEVIN APPASAMY**  
HONOLULU, HI



**20**  
**AL-KARIM WALJI**  
EDMONTON, AB



**SIONE MAKAU**  
AUCKLAND, NZ



**PANCEE HASSAN**  
FLUSHING, NY



**JAMES COFFEE-TAVI**  
TROY, MI

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Anton Ljuljdjuraj	\$90,626		87.1	Dario Messina Hart-Dushaj	
2	Roger Fredericks	\$52,557		79.0	Adrienne Bragas Altig-Orlovic	
3	Arif Hajro	\$49,455		87.7	Mario Hajro S-S-Parks-Salvaggi	
4	Lily Sakai	\$41,013		89.7		Cohen-Cohen
5	Michael van Delft	\$37,983		87.6	Michael van Delft Satti-Kanaan	
6	Taulant Bane	\$35,275		81.8		S-S-Parks-Salvaggi
7	Jean Joseph	\$35,254		76.6		Tom Williams
8	Joe Lewo	\$33,982		76.6	Beau Locker Matt Henderson	
9	Ashley Rust	\$31,977		86.0		James Cunningham
10	Bobby Park	\$29,127		84.8	Jenny Kim Altig-Orlovic	
11	Meenakshi Chavis	\$28,049		76.7	Doreen Ryan-Foti Don Foti	
12	Joel Trask	\$26,322		78.7	Christopher Bungay Satti-Kanaan	
13	Joey Kennedy	\$26,311		79.9		Altig-Orlovic
14	Muhammed Ashraf	\$25,095		87.0	Sabrina Kryshundayal Theodore Pappas	
15	Guy Taylor	\$24,979	100		Dario Messina Hart-Dushaj	
16	Amy Montelius	\$24,545	94		Phi Phan Desi Dimitrova	
17	Mohamad Raychouni	\$24,464		84.6	Joseph Gojcaj Zach Hart	
18	Chris Lewis	\$23,294	83		Duane Shaw Sabrina Lloyd	
19	Kevin Appasamy	\$23,112		81.8		Altig-Orlovic
20	Al-Karim Walji	\$23,007		87.8		Altig-Orlovic
21	Kevin Ishikane	\$22,786		88.2	Blake Higuchi Altig-Orlovic	
22	Joachim Jean	\$22,469		87.3	Ryan Hall Laura Fisher	
23	Janelle Dutra	\$21,972		85.5	Justin Lowe Altig-Orlovic	
24	Trenton Miller	\$21,629	96		Mark Neilson Altig-Orlovic	
25	Alipate Makau	\$21,616		82.0	Alipate Makau Steve Friedlander	
26	Jason Khodadadian	\$21,272	81		Shahab Mahdavejad Theodore Pappas	
27	Hany Mikhail	\$21,107		88.0	Michael Russin Simon Arias	
28	Richard Carter	\$20,952		94.3	Clint Perry Altig-Orlovic	
29	Alyssa Sadler	\$20,909	92		Brody Maughan-Evanson Simon Arias	
30	George Kamel	\$20,498		82.8		S-S-Bendure-Hartwig
31	Patricia Santamarina	\$20,447		73.4	Michael Mandella Altig-Orlovic	
32	Max Quasem	\$20,442		87.9		Cohen-Cohen
33	Sione Makau	\$20,239	100		Alipate Makau Steve Friedlander	
34	Lionel Njeukam	\$19,457		82.1	Sara Vaz Altig-Orlovic	
35	Christopher McGlynn	\$19,401		79.5	Mike Paragiou S-S-Parks-Salvaggi	
36	Pancee Hassan	\$19,387	100		Jeffrey Espinal Theodore Pappas	
37	Joshua Dishong	\$19,365		84.5	Joshua Dishong S-S-Bendure-Hartwig	
38	Sergio Miller	\$19,298		79.9	Brandon Neal Hart-Dushaj	
39	Jon Golin	\$19,246		86.1	Mark Lahijani Theodore Pappas	
40	Sean Merritt	\$19,246	87		Meaghan Krecsko Altig-Orlovic	
41	James Coffee-Tavi	\$19,239	95		Paul Smith Zach Hart	
42	Peer Shmelzer	\$19,114		78.0	Joshua Olin Altig-Orlovic	
43	David Hurst	\$19,075	89		Paul Smith Zach Hart	
44	Joseph Sarasin	\$19,059		81.6		S-S-Bendure-Hartwig
45	Eric LaBossiere	\$18,962		93.7	Lee Jeffers Altig-Orlovic	
46	Andrew Chambers	\$18,621		74.4	Andrew Chambers Philip Prata	
47	Alex Gonzales	\$18,614		83.5		Mathew Hart
48	Matthew Zang	\$18,551		87.8	Ryan Stenglein Altig-Orlovic	
49	Fouad Gerges	\$18,351		79.4	Scott Wheeler Satti-Kanaan	
50	Riche Haye	\$18,334		83.8	Riche Haye Philip Prata	

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Ashley Rust	\$414,830		86.0		James Cunningham
*2	Joshua Dishong	\$397,157		84.5	Joshua Dishong S-S-Bendure-Hartwig	
*3	Meenakshi Chavis	\$335,946		76.7	Doreen Ryan-Foti Don Foti	
*4	Bobby Park	\$335,165		84.8	Jenny Kim Altig-Orlovic	
*5	Joey Kennedy	\$332,938		79.9		Altig-Orlovic
*6	Michael van Delft	\$326,412		87.6	Michael van Delft Satti-Kanaan	
*7	Mohamad Raychouni	\$325,230		84.6	Joseph Gojcaj Zach Hart	
*8	Arif Hajro	\$320,172		87.7	Mario Hajro S-S-Parks-Salvaggi	
*9	Hany Mikhail	\$318,928		88.0	Michael Russin Simon Arias	
*10	Anton Ljuljdjuraj	\$316,955		87.1	Dario Messina Hart-Dushaj	
11	Lily Sakai	\$307,197		89.7		Cohen-Cohen
12	Muhammed Ashraf	\$301,891		87.0	Sabrina Kryshundayal Theodore Pappas	
13	Joe Lewo	\$299,502		76.6	Beau Locker Matt Henderson	
14	Roger Fredericks	\$294,306		79.0	Adrienne Bragas Altig-Orlovic	
15	Mario Hajro	\$289,060		79.6	Mario Hajro S-S-Parks-Salvaggi	
16	Tony Georges	\$279,822		84.8	Mario Hajro S-S-Parks-Salvaggi	
17	Taulant Bane	\$266,285		81.8		S-S-Parks-Salvaggi
18	Jean Joseph	\$265,978		76.6		Tom Williams
19	George Kamel	\$264,240		82.8		S-S-Bendure-Hartwig
20	Steven Dell	\$261,291		79.4	Steven Dell Simon Arias	
21	Kevin Ishikane	\$246,488		88.2	Blake Higuchi Altig-Orlovic	
22	Al-Karim Walji	\$244,843		87.8		Altig-Orlovic
23	Cory Moncol	\$238,323		88.8	Matthew Conrad S-S-Parks-Salvaggi	
24	Daniel Prinzo	\$236,475		90.0	Brent Bowling S-S-Parks-Salvaggi	
25	Omar Hashimi	\$226,284		86.6		Don Foti
26	Meardey Kim	\$217,873		75.7	Yussuf El-Zein Altig-Orlovic	
27	Joseph Sarasin	\$216,410		81.6		S-S-Bendure-Hartwig
28	Aref Sayegh	\$215,685		79.3	Phillip Waisman Satti-Kanaan	
29	Nicholas Chuma	\$215,304		87.9	Chase Miller S-S-Bendure-Hartwig	
30	Irma Gallardo	\$215,026		78.8	Steven Warner Altig-Orlovic	
31	Joel Trask	\$213,626		78.7	Christopher Bungay Satti-Kanaan	
32	Max Quasem	\$213,311		87.9		Cohen-Cohen
33	Joachim Jean	\$207,375		87.3	Ryan Hall Laura Fisher	
34	Bryan Juskiw	\$204,490		80.7	Bryan Juskiw S-S-Bendure-Hartwig	
35	Abeni Reynolds	\$204,162	94		Britton Costa Simon Arias	
36	Armando Rivera	\$202,680		77.9	Hunter Houvener Altig-Orlovic	
37	David Melendrez	\$197,910		81.4		Cindy Furer
38	Ian Pickett	\$197,832		84.6	Bobby Gujral Altig-Orlovic	
39	Harvey Quinn	\$194,899		84.3	Kimberly Hamilton Brett Gryska	
40	Jadwiga Martins	\$191,960		79.3	Jesse Doherty Altig-Orlovic	
41	Alipate Makau	\$175,278		82.0	Alipate Makau Steve Friedlander	
42	Ruben Soberanes	\$173,168		76.8	Doreen Ryan-Foti Don Foti	
43	Ryan Vance	\$172,965		88.2	Derek Foore S-S-Parks-Salvaggi	
44	Dina Boghdady	\$171,603		82.2	Luay Ghawi Altig-Orlovic	
45	Trenton Miller	\$171,543	96		Mark Neilson Altig-Orlovic	
46	Alexander Pham	\$170,683		74.6	Bruce Viaje Altig-Orlovic	
47	Austin Rockall	\$170,140		81.6	Sara Vaz Altig-Orlovic	
48	Alex Gonzales	\$169,632		83.5		Mathew Hart
49	Jesse Fullmer	\$169,264		86.9	Clint Perry Altig-Orlovic	
50	Johnathon Bogoslawski	\$169,076		77.3	Sara Vaz Altig-Orlovic	

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19



# SUPERVISINGAGENTS



**1** JASON KHODADADIAN  
FLUSHING, NY

**2** JEROME BENENATI  
TROY, MI

**3** BENZACK COOPER  
EARTH CITY, MO

**4** ELVIS TINAJ  
TROY, MI

**5** JOSHUA EGYUD  
WEXFORD, PA

**6** PRISCILLA BLANCO  
SAN DIMAS, CA

**7** WILLIAM THOMAS  
CLEVELAND, OH

**8** ELCAR BUHAY  
WINNIPEG, MB

**9** TRISTAN DLABIK  
WEXFORD, PA

**10** GAVIN GAMBHIR  
BURNABY, BC

## NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jason Khodadadian	\$34,450	\$54,757	89	Shahab Mahdavinejad	Theodore Pappas
2	Jerome Benenati	\$29,177	\$26,033	90	Paul Smith	Zach Hart
3	Benzack Cooper	\$28,276	\$36,664	89	Edward Leon	Hart-Dushaj
4	Elvis Tinaj	\$26,747	\$32,629	95	Paul Smith	Zach Hart
5	Joshua Egyud	\$26,702	\$31,098		75.0 Sokol Fazliu	Simon Arias
6	Priscilla Blanco	\$25,248	\$36,046	93	Phi Phan	Desi Dimitrova
7	William Thomas	\$24,853	\$45,787		81.3 Matthew Conrad	S-S-Parks-Salvaggi
8	Ecar Buhay	\$24,365	\$24,763		79.0 Carlo Buhay	Altig-Orlovic
9	Tristan Dlabik	\$23,950	\$72,187		85.6 Brody Maughan-Evanson	Simon Arias
10	Gavin Gambhir	\$23,163	\$27,301	94	Bobby Gujral	Altig-Orlovic
11	Macie Kehl	\$22,055	\$22,055	89	Meaghan Krecsko	Altig-Orlovic
12	Gjon Ljuljduraj	\$20,112	\$117,345		82.0 Dario Messina	Hart-Dushaj
13	Colin Ghee	\$18,996	\$25,805		84.3 Aaron Parks	Simon Arias
14	Iliana Gonzalez Mujica	\$18,990	\$22,764	99	Diego Arango Puerta	Gonzalez-H-W
15	Arif Hajro	\$18,913	\$81,506	94	Mario Hajro	S-S-Parks-Salvaggi
16	Barry Donalson	\$18,547	\$19,320	98	Ransey Vazquez	Bob Olson
17	Jacob George	\$18,269	\$21,906	87	Max Akers	Michael Vasu
18	Jonathan Conn	\$18,263	\$20,277	92	Joseph Gojcaj	Zach Hart
19	Kristine Whiting	\$18,128	\$21,179	97	Doron Freud	Giglione-Ackerman
20	Demetrius James	\$17,722	\$25,339	83	Patrick Knouse	Slav Bitman

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Tristan Dlabik	\$366,479	\$605,133		85.6 Brody Maughan-Evanson	Simon Arias
*2	Arif Hajro	\$353,529	\$745,393	94	Mario Hajro	S-S-Parks-Salvaggi
*3	Erica Robertson	\$347,707	\$539,718		74.3 Britton Costa	Simon Arias
*4	William Thomas	\$333,914	\$701,698		81.3 Matthew Conrad	S-S-Parks-Salvaggi
*5	Gjon Ljuljduraj	\$232,249	\$587,878		82.0 Dario Messina	Hart-Dushaj
6	James P Raines	\$205,436	\$349,279	89	Paul Smith	Zach Hart
7	Colin Ghee	\$186,381	\$317,094		84.3 Aaron Parks	Simon Arias
8	Joshua Egyud	\$151,102	\$191,986		75.0 Sokol Fazliu	Simon Arias
9	John Torres	\$141,024	\$283,924	87	Daryl Graham	S-S-Parks-Salvaggi
10	Lino Strussione	\$138,668	\$301,515	93	Joseph Gojcaj	Zach Hart
11	Jerome Benenati	\$120,265	\$149,992	90	Paul Smith	Zach Hart
12	Kelsey Brown	\$110,311	\$161,558	87	Omar Billy	Jamison Weatherspoon
13	Rajat Shrestha	\$105,439	\$183,033		74.1 Joshua Krueger	Richard Correa
14	Mary Franklin	\$105,071	\$108,589		77.7 Daniel Umbertone	Altig-Orlovic
15	Ecar Buhay	\$104,226	\$177,788		79.0 Carlo Buhay	Altig-Orlovic
16	Aaron Ebel	\$100,625	\$104,308	86	Jenny Kim	Altig-Orlovic
17	Jacob George	\$96,796	\$120,242	87	Max Akers	Michael Vasu
18	Brittany Luke	\$94,343	\$170,995		74.0 Jeffrey Hudson	Zach Hart
19	Victoria Soileau	\$92,886	\$140,511	88	Max Akers	Michael Vasu
20	Jonathan Conn	\$91,983	\$168,181	92	Joseph Gojcaj	Zach Hart

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUZINSKA | \$745,393 Net ALP — ARIF HAJRO

# GENERALAGENTS



**1** DANA VELEZ  
MIAMI LAKES, FL

**2** MARIAM SHAHID  
FLUSHING, NY

**3** KLYO VIDAL  
MIAMI, FL

**4** MICHAEL JANG  
SCHAUMBURG, IL

**5** VALENTINO KALAJ  
TROY, MI

**6** JENNA GRULA  
WEXFORD, PA

**7** TRAVIS KOVACH  
CLEVELAND, OH

**8** STEVEN PHILLIPS  
EARTH CITY, MO

**9** AARON GAMALINDA  
SCHAUMBURG, IL

**10** MICHAEL GIACHETTI  
WAUWATOSA, WI

## NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Dana Velez	\$83,617	\$85,536	92	Diego Arango Puerta	Gonzalez-H-W
2	Mariam Shahid	\$76,111	\$78,886		78.0 Shahab Mahdavinejad	Theodore Pappas
3	Klyo Vidal	\$75,558	\$78,440	94	Patricia Contreras	Beto Quintero
4	Michael Jang	\$64,989	\$108,651	86	Duane Shaw	Sabrina Lloyd
5	Valentino Kalaj	\$58,849	\$55,064	91	Paul Smith	Zach Hart
6	Jenna Grula	\$56,062	\$67,753		78.9 Sokol Fazliu	Simon Arias
7	Travis Kovach	\$48,276	\$101,755		80.9 Matthew Conrad	S-S-Parks-Salvaggi
8	Steven Phillips	\$47,003	\$148,673		78.3 Dario Messina	Hart-Dushaj
9	Aaron Gamalinda	\$42,919	\$50,010	86	Duane Shaw	Sabrina Lloyd
10	Michael Giachetti	\$42,615	\$68,413		77.1 Daryl Graham	S-S-Parks-Salvaggi
11	Jordan Lacy	\$41,657	\$73,719		78.0 Jesse Rennich	Simon Arias
12	Danny Juskiw	\$41,001	\$71,192	91	Bryan Juskiw	S-S-Bendure-Hartwig
13	Jorge Toribio	\$40,251	\$74,660		78.0 Jeffrey Espinal	Theodore Pappas
14	Alfredo Garcia	\$38,200	\$62,957		82.6 Walter Icaza	Beto Quintero
15	Nabil Atallah	\$37,976	\$55,260		76.5 Doron Freud	Giglione-Ackerman
16	Razan Zarba	\$35,254	\$29,681		73.9 Romal Omid	Mathew Hart
17	Jennifer Reed	\$33,657	\$49,270		84.3 Aaron Parks	Simon Arias
18	Michael Stuver	\$32,943	\$67,940		76.1 Jeffrey Hudson	Zach Hart
19	Doris Martinez Garcia	\$32,452	\$56,040	91	Sergio Carta	Beto Quintero
20	Mohamad Raychouni	\$32,281	\$105,366		80.3 Joseph Gojcaj	Zach Hart

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Travis Kovach	\$506,485	\$1,543,947		80.9 Matthew Conrad	S-S-Parks-Salvaggi
*2	Eno Iftiu	\$405,860	\$1,054,858		81.0 Mario Hajro	S-S-Parks-Salvaggi
*3	Mohamad Raychouni	\$398,372	\$1,180,632		80.3 Joseph Gojcaj	Zach Hart
*4	Michael Jang	\$384,606	\$547,530	86	Duane Shaw	Sabrina Lloyd
*5	Mariam Shahid	\$364,956	\$464,535		78.0 Shahab Mahdavinejad	Theodore Pappas
6	Timothy Bugge	\$364,439	\$611,533		75.7 Britton Costa	Simon Arias
7	Mark Auvil	\$364,168	\$628,561	88	Brody Maughan-Evanson	Simon Arias
8	Alfredo Garcia	\$352,412	\$593,870		82.6 Walter Icaza	Beto Quintero
9	Jenna Grula	\$351,057	\$519,460		78.9 Sokol Fazliu	Simon Arias
10	Doris Martinez Garcia	\$345,484	\$527,209	91	Sergio Carta	Beto Quintero
11	Brandon Dusevic	\$333,702	\$676,835		87.6 Paul Smith	Zach Hart
12	Danny Juskiw	\$301,960	\$929,631	91	Bryan Juskiw	S-S-Bendure-Hartwig
13	Michael Stuver	\$297,118	\$627,752		76.1 Jeffrey Hudson	Zach Hart
14	Nabil Atallah	\$292,040	\$407,519		76.5 Doron Freud	Giglione-Ackerman
15	James Tolley	\$288,355	\$711,059		73.3 Gregory Rudolph	Simon Arias
16	Jennilyn Militante-Radnoty	\$284,651	\$551,333		84.2 Anita Ferris	Steve Friedlander
17	Michael Giachetti	\$273,752	\$525,213		77.1 Daryl Graham	S-S-Parks-Salvaggi
18	Roxie Soto	\$269,342	\$540,773		76.2 Walter Icaza	Beto Quintero
19	Tina Nelson	\$262,031	\$437,537		74.3 Mark Beckford	Kyle Johnson SC
20	Jennifer Reed	\$258,768	\$466,582		84.3 Aaron Parks	Simon Arias

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON





**WALTER ICAZA**  
MIAMI, FL



**DAVID WANG**  
LOMBARD, IL



**SHAHAB MAHDAVEJAD**  
FLUSHING, NY



**COREY HELLY**  
EDISON, NJ



**SEAN VELASQUEZ**  
LOS ANGELES, CA



**MAGDA FIGUEIREDO**  
EDISON, NJ



**ANDREW MCQUADE**  
COLORADO SPRINGS, CO



**SOKOL FAZLIU**  
WEXFORD, PA



**JEFFREY VON KIENAST**  
INDIANAPOLIS, IN



**KELLY EKKER**  
OMAHA, NE



**IP HARRIS**  
DULUTH, GA



**BOBBY PARK**  
LYNWOOD, WA



**AMANDA PETERSON**  
FORT WAYNE, IN



**JORDAN CHALOM**  
MARKHAM, ON



**PATRICIA CONTRERAS**  
MIAMI, FL

## NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I</b>	<b>Walter Icaza</b>	<b>40.5%</b>	<b>\$206,126</b>	<b>\$146,670</b>	<b>77.3</b>	<b>Beto Quintero</b>
	Scott Wheeler	13.2%	\$134,770	\$119,007	85.2	Satti-Kanaan
<b>II</b>	<b>David Wang</b>	<b>117.3%</b>	<b>\$118,332</b>	<b>\$54,460</b>	<b>78.1</b>	<b>Bob Olson</b>
	Kimberly Hamilton	71.2%	\$128,116	\$74,818	78.3	Brett Gryska
	Bobby Gujral	14.0%	\$130,447	\$114,423	80.0	Altig-Orlovic
<b>III</b>	<b>Shahab Mahdavejad</b>	<b>171.5%</b>	<b>\$140,815</b>	<b>\$51,871</b>	<b>80.2</b>	<b>Theodore Pappas</b>
	Duane Shaw	107.1%	\$178,842	\$86,335	81.6	Sabrina Lloyd
	Beau Locker	71.4%	\$158,377	\$92,391	76.6	Matt Henderson
<b>IV</b>	<b>Corey Helly</b>	<b>52.4%</b>	<b>\$118,570</b>	<b>\$77,802</b>	<b>77.9</b>	<b>Giglione-Ackerman</b>
	Brody Maughan-Evanson	45.7%	\$91,470	\$62,798	83.1	Simon Arias
	Anita Ferris	43.3%	\$114,005	\$79,564	81.8	Steve Friedlander
<b>V</b>	<b>Sean Velasquez</b>	<b>140.8%</b>	<b>\$91,482</b>	<b>\$37,993</b>	<b>79.8</b>	<b>Cohen-Cohen</b>
	Mike Paragiou	88.8%	\$113,759	\$60,240	77.9	S-S-Parks-Salvaggi
	Elias Boles	80.1%	\$97,717	\$54,243	78.2	Brett Gryska
<b>VI</b>	<b>Magda Figueiredo</b>	<b>146.4%</b>	<b>\$65,773</b>	<b>\$26,694</b>	<b>80.6</b>	<b>Giglione-Ackerman</b>
	Joseph Tomanovich	43.5%	\$106,486	\$74,189	76.1	Altig-Orlovic
	Johnny Ly	26.6%	\$42,375	\$33,469	77.5	Giglione-Ackerman
<b>VII</b>	<b>Andrew McQuade</b>	<b>55.9%</b>	<b>\$81,622</b>	<b>\$52,353</b>	<b>78.1</b>	<b>Richard Correa</b>
	Jinelly Urena	12.2%	\$61,909	\$55,172	73.8	Jose Carvajal
<b>VIII</b>	<b>Sokol Fazliu</b>	<b>193.0%</b>	<b>\$66,815</b>	<b>\$22,806</b>	<b>76.0</b>	<b>Simon Arias</b>
	Daryl Graham	91.8%	\$103,722	\$54,075	75.7	S-S-Parks-Salvaggi
<b>IX</b>	<b>Jeffrey von Kienast</b>	<b>65.0%</b>	<b>\$85,144</b>	<b>\$51,608</b>	<b>75.6</b>	<b>Joshua West</b>
	Joshua Goodman	57.0%	\$29,076	\$18,525	73.4	Richard Correa
	Dan Ikei	35.7%	\$66,612	\$49,087	76.6	Altig-Orlovic
<b>X</b>	<b>Kelly Ekker</b>	<b>177.5%</b>	<b>\$74,737</b>	<b>\$26,929</b>	<b>81.4</b>	<b>Tiffany Roland</b>
	Joshua Randolph	121.6%	\$36,675	\$16,552	74.5	James Cunningham
	Slavita Hut	98.1%	\$82,081	\$41,437	77.7	John Young
<b>XI</b>	<b>IP Harris</b>	<b>617.5%</b>	<b>\$35,163</b>	<b>\$4,901</b>	<b>78.7</b>	<b>Jamison Weatherspoon</b>
	Jesse Rennich	303.6%	\$80,787	\$20,015	81.0	Simon Arias
	Kevin Appasamy	256.1%	\$58,964	\$16,560	85.5	Altig-Orlovic
<b>XII</b>	<b>Bobby Park</b>	<b>846.1%</b>	<b>\$19,104</b>	<b>\$2,019</b>	<b>81.0</b>	<b>Altig-Orlovic</b>
	Justin Lowe	103.8%	\$29,984	\$14,711	86.0	Altig-Orlovic
	Daniel Perkins	44.5%	\$14,294	\$9,893	83.2	Altig-Orlovic
<b>XIII</b>	<b>Amanda Peterson</b>	<b>297.3%</b>	<b>\$51,214</b>	<b>\$12,889</b>	<b>79.4</b>	<b>Moswen Taylor</b>
	Victoria Varney	175.3%	\$26,440	\$9,603	86.2	Altig-Orlovic
	James Franklin	70.5%	\$10,749	\$6,303	76.8	Altig-Orlovic
<b>XIV</b>	<b>Jordan Chalom</b>	<b>241.8%</b>	<b>\$39,183</b>	<b>\$11,462</b>	<b>80.3</b>	<b>Josh Chalom</b>
	Steven Bensinger	131.9%	\$4,179	\$1,802	97.6	S-S-Parks-Salvaggi

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

## NOVEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie</b>	<b>Patricia Contreras</b>	<b>506.0%</b>	<b>\$147,749</b>	<b>\$29,200</b>	<b>204,404</b>	<b>79.7</b>	<b>Beto Quintero</b>
	Brent Bowling	244.5%	\$71,392	\$29,200	132,210	84.7	S-S-Parks-Salvaggi
	Jeffrey Espinal	243.7%	\$71,173	\$29,200	123,983	75.4	Theodore Pappas
	Phi Phan	205.9%	\$60,116	\$29,200	108,894	78.6	Desi Dimitrova
	Sergio Carta	163.9%	\$47,846	\$29,200	93,363	87	Beto Quintero
	Bryan Juskiw	140.4%	\$41,001	\$29,200	76,321	82.8	S-S-Bendure-Hartwig
	Romal Omid	138.0%	\$40,310	\$29,200	38,094	77.6	Mathew Hart
	Adam Kidikas	133.5%	\$38,994	\$29,200	58,075	75.9	Joshua West
	Elijah Brown	122.1%	\$35,659	\$29,200	33,605	86.0	Andre McCallum
	Doron Freud	120.6%	\$35,203	\$29,200	54,735	77.6	Giglione-Ackerman

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I</b>	<b>Walter Icaza</b>	<b>90.0%</b>	<b>\$2,456,483</b>	<b>\$1,292,860</b>	<b>77.3</b>	<b>Beto Quintero</b>
	Zach Otto	42.0%	\$1,937,283	\$1,364,068	76.5	Sabrina Lloyd
<b>II</b>	<b>Bobby Gujral</b>	<b>106.0%</b>	<b>\$1,933,653</b>	<b>\$938,691</b>	<b>80.0</b>	<b>Altig-Orlovic</b>
	Kimberly Hamilton	43.5%	\$1,434,492	\$999,992	78.3	Brett Gryska
<b>III</b>	<b>Matthew Conrad</b>	<b>109.9%</b>	<b>\$1,864,662</b>	<b>\$888,190</b>	<b>81.7</b>	<b>S-S-Parks-Salvaggi</b>
	Beau Locker	99.4%	\$1,788,184	\$896,566	76.6	Matt Henderson
	Britton Costa	83.3%	\$1,497,975	\$817,129	79.3	Simon Arias
<b>IV</b>	<b>Corey Helly</b>	<b>86.4%</b>	<b>\$1,348,571</b>	<b>\$723,458</b>	<b>77.9</b>	<b>Giglione-Ackerman</b>
	Bruce Viaje	85.1%	\$1,334,679	\$720,931	78.4	Altig-Orlovic
	Anita Ferris	58.0%	\$1,167,595	\$739,179	81.8	Steve Friedlander
<b>V</b>	<b>Mike Paragiou</b>	<b>83.2%</b>	<b>\$1,093,940</b>	<b>\$597,228</b>	<b>77.9</b>	<b>S-S-Parks-Salvaggi</b>
	Jeffery Thiel	72.6%	\$1,044,193	\$605,071	81.9	S-S-Bendure-Hartwig
	Bobby Hamilton	71.2%	\$1,050,422	\$613,536	74.6	Altig-Orlovic
<b>VI</b>	<b>Joseph Tomanovich</b>	<b>106.5%</b>	<b>\$1,198,393</b>	<b>\$580,261</b>	<b>76.1</b>	<b>Altig-Orlovic</b>
	Sabrina Kryshundayal	36.0%	\$670,411	\$492,795	84.7	Theodore Pappas
	Magda Figueiredo	35.1%	\$670,198	\$496,008	80.6	Giglione-Ackerman
<b>VII</b>	<b>Jinelly Urena</b>	<b>125.0%</b>	<b>\$1,006,093</b>	<b>\$447,205</b>	<b>73.8</b>	<b>Jose Carvajal</b>
	Andrew McQuade	57.9%	\$684,244	\$433,350	78.1	Richard Correa
	Craig Stropf	38.3%	\$663,936	\$479,929	74.5	Cindy Furer
<b>VIII</b>	<b>Daryl Graham</b>	<b>172.5%</b>	<b>\$1,099,481</b>	<b>\$403,531</b>	<b>75.7</b>	<b>S-S-Parks-Salvaggi</b>
	Sokol Fazliu	44.3%	\$555,305	\$384,925	76.0	Simon Arias
	Hunter Houvener	36.3%	\$565,647	\$414,893	79.6	Altig-Orlovic
<b>IX</b>	<b>Jeffrey von Kienast</b>	<b>159.2%</b>	<b>\$944,167</b>	<b>\$364,324</b>	<b>75.6</b>	<b>Joshua West</b>
	Michael Gerstein	81.1%	\$688,656	\$380,284	78.6	Giglione-Ackerman
	Dan Ikei	76.7%	\$662,123	\$374,732	76.6	Altig-Orlovic
<b>X</b>	<b>Slavita Hut</b>	<b>159.2%</b>	<b>\$712,028</b>	<b>\$274,747</b>	<b>77.7</b>	<b>John Young</b>
	Francesca Veltri	64.8%	\$460,078	\$279,108	75.8	Giglione-Ackerman
	Steven Barton	63.8%	\$470,458	\$287,188	79.6	Corey Neff
<b>XI</b>	<b>IP Harris</b>	<b>118.6%</b>	<b>\$523,307</b>	<b>\$239,351</b>	<b>78.7</b>	<b>Jamison Weatherspoon</b>
	Jesse Rennich	112.3%	\$544,724	\$256,546	81.0	Simon Arias
	Steve Hartman	102.9%	\$532,740	\$262,587	79.1	Dustin Venekamp
<b>XII</b>	<b>Justin Lowe</b>	<b>43.0%</b>	<b>\$253,684</b>	<b>\$177,447</b>	<b>86.0</b>	<b>Altig-Orlovic</b>
	Alexandra Graham	31.8%	\$251,135	\$190,545	80.5	Greg Graham
<b>XIII</b>	<b>Amanda Peterson</b>	<b>367.6%</b>	<b>\$518,575</b>	<b>\$110,897</b>	<b>79.4</b>	<b>Moswen Taylor</b>
	Mary-Delores Ayarzagoitia	133.9%	\$354,539	\$151,573	73.6	Matt Henderson
	Tommy Conard	91.1%	\$207,043	\$108,341	79.7	Simon Arias
<b>XIV</b>	<b>Steven Bensinger</b>	<b>142.5%</b>	<b>\$56,562</b>	<b>\$23,329</b>	<b>97.6</b>	<b>S-S-Parks-Salvaggi</b>
	Jordan Chalom	64.0%	\$122,562	\$74,747	80.3	Josh Chalom

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

## YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie</b>	<b>Patricia Contreras</b>	<b>391.2%</b>	<b>\$1,256,647</b>	<b>\$321,200</b>	<b>1,748,585</b>	<b>79.7</b>	<b>Beto Quintero</b>
	Sergio Carta	253.9%	\$815,530	\$321,200	1,222,775	87	Beto Quintero
	Brent Bowling	217.7%	\$699,231	\$321,200	2,200,977	84.7	S-S-Parks-Salvaggi
	Clayton Slaughter	175.0%	\$562,131	\$321,200	803,849	77.2	Michael Vasu
	Jeffrey Espinal	165.7%	\$532,280	\$321,200	1,035,739	75.4	Theodore Pappas
	Mario Hajro	143.9%	\$462,151	\$321,200	2,251,152	82.4	S-S-Parks-Salvaggi
	Mele Makaui	141.7%	\$455,137	\$321,200	631,375	92	Steve Friedlander
	Paul Smith	138.5%	\$444,733	\$321,200	1,047,918	86.7	Zach Hart
	Joseph Gojcaj	137.7%	\$442,398	\$321,200	1,205,434	87	Zach Hart
	Adam Kidikas	134.0%	\$430,332	\$321,200	677,914	75.9	Joshua West



# REGIONAL GENERAL AGENTS



**I**  
**LEVAR MORGAN**  
FLUSHING, NY



**II**  
**COREY HELLY**  
EDISON, NJ



**III**  
**PAUL KELLY**  
AUCKLAND, NZ



**IV**  
**WALTER ICAZA**  
MIAMI, FL



**V**  
**DAVID WANG**  
LOMBARD, IL



**VI**  
**KIMBERLY HAMILTON**  
ROCHESTER, NY



**VII**  
**ANITA FERRIS**  
AUCKLAND, NZ



**VIII**  
**MIKE PARAGIOU**  
CLEVELAND, OH



**IX**  
**MAGDA FIGUEIREDO**  
EDISON, NJ



**X**  
**RANDALL COOK**  
DULUTH, GA

## NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I</b> <b>Levar Morgan</b>	18.1%	\$275,380	\$233,268		79.9	Theodore Pappas
<b>II</b> <b>Corey Helly</b>	27.6%	\$296,869	\$232,616		77.7	Giglione-Ackerman
Reynolds Akuamo	24.9%	\$296,097	\$237,131		75.8	Theodore Pappas
Sean Velasquez	21.6%	\$156,910	\$129,072		79.4	Cohen-Cohen
<b>III</b> <b>Paul Kelly</b>	25.7%	\$286,836	\$228,203		78.2	Steve Friedlander
<b>IV</b> <b>Walter Icaza</b>	95.5%	\$304,656	\$155,864		78.0	Beto Quintero
Scott Wheeler	20.2%	\$185,812	\$154,567		82.9	Satti-Kanaan
<b>V</b> <b>David Wang</b>	94.9%	\$130,733	\$67,062		76.6	Bob Olson
Michael Gerstein	38.7%	\$161,561	\$116,519		78.1	Giglione-Ackerman
<b>VI</b> <b>Kimberly Hamilton</b>	58.5%	\$123,140	\$77,671		77.3	Brett Gryska
Yemi Akinade	44.5%	\$124,059	\$85,830		77.1	Tom Williams
Matthew Conrad	23.5%	\$113,438	\$91,817		82.5	S-S-Parks-Salvaggi
<b>VII</b> <b>Anita Ferris</b>	43.6%	\$114,005	\$79,396		82.4	Steve Friedlander
Brody Maughan-Evanson	30.2%	\$101,651	\$78,063		80.1	Simon Arias
Michael Russin	29.3%	\$75,600	\$58,480		77.8	Simon Arias
<b>VIII</b> <b>Mike Paragiou</b>	89.2%	\$113,759	\$60,116		77.6	S-S-Parks-Salvaggi
Gary Slocum	73.3%	\$128,636	\$74,231		75.8	Desi Dimitrova
Jonathan Jones	36.9%	\$72,535	\$52,999		80.2	Corey Neff
<b>IX</b> <b>Magda Figueiredo</b>	130.1%	\$61,415	\$26,694		78.8	Giglione-Ackerman
Dan Ikei	14.0%	\$64,077	\$56,223		76.6	Altig-Orlovic
Daryl Graham	11.0%	\$60,018	\$54,075		75.7	S-S-Parks-Salvaggi
<b>X</b> <b>Randall Cook</b>	1999379900.0%	\$66,646	\$0		74.5	Jamison Weatherspoon
Antonio Reyes	1417300700.0%	\$47,243	\$0	96		Serur-Yagjian
Andrew Bishop	1047929900.0%	\$34,931	\$0	90		Altig-Orlovic

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

## YTD

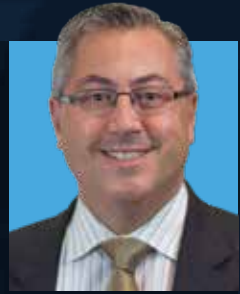
Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I</b> <b>Bobby Gujral</b>	81.1%	\$5,495,336	\$3,034,051		79.4	Altig-Orlovic
Mark Neilson	31.4%	\$6,084,468	\$4,630,787		73.0	Altig-Orlovic
<b>II</b> <b>Reynolds Akuamo</b>	24.1%	\$3,054,673	\$2,462,287		75.8	Theodore Pappas
Corey Helly	15.9%	\$3,313,139	\$2,859,198		77.7	Giglione-Ackerman
Ryan Stenglein	11.5%	\$2,565,497	\$2,301,377		81.2	Altig-Orlovic
<b>III</b> <b>Paul Kelly</b>	32.1%	\$2,706,683	\$2,048,921		78.2	Steve Friedlander
Zach Otto	16.6%	\$2,150,690	\$1,844,083		75.4	Sabrina Lloyd
<b>IV</b> <b>Walter Icaza</b>	127.1%	\$3,000,280	\$1,321,340		78.0	Beto Quintero
Brent Bowling	46.2%	\$2,054,414	\$1,404,922		84.7	S-S-Parks-Salvaggi
Andrew McQuade	11.5%	\$1,764,532	\$1,582,840		74.3	Richard Correa
<b>V</b> <b>Michael Gerstein</b>	79.1%	\$2,002,743	\$1,118,039		78.1	Giglione-Ackerman
Jinelly Urena	22.6%	\$1,554,262	\$1,267,246		73.5	Jose Carvajal
Tyler Worstell	21.5%	\$1,294,069	\$1,065,460		79.1	Simon Arias
<b>VI</b> <b>Matthew Conrad</b>	105.0%	\$1,924,112	\$938,720		82.5	S-S-Parks-Salvaggi
Kimberly Hamilton	41.5%	\$1,415,369	\$999,992		77.3	Brett Gryska
Joseph Tomanovich	37.4%	\$1,260,106	\$917,276		78.7	Altig-Orlovic
<b>VII</b> <b>Bruce Viaje</b>	108.2%	\$1,657,648	\$796,051		77.7	Altig-Orlovic
Britton Costa	95.5%	\$1,513,582	\$774,340		79.3	Simon Arias
Bobby Hamilton	83.7%	\$1,387,891	\$755,578		76.3	Altig-Orlovic
<b>VIII</b> <b>Gary Slocum</b>	96.5%	\$1,128,267	\$574,172		75.8	Desi Dimitrova
Elias Boles	91.5%	\$1,255,615	\$655,826		77.7	Brett Gryska
Mike Paragiou	86.3%	\$1,112,874	\$597,228		77.6	S-S-Parks-Salvaggi
<b>IX</b> <b>Daryl Graham</b>	167.0%	\$1,077,260	\$403,527		75.7	S-S-Parks-Salvaggi
Clayton Slaughter	84.8%	\$836,431	\$452,736		77.2	Michael Vasu
Tiffany Babin-Washington	72.5%	\$768,372	\$445,476		74.9	Jay Washington
<b>X</b> <b>Randall Cook</b>	9805660700.0%	\$898,852	\$0		74.5	Jamison Weatherspoon
Mitchell Messer	1302379536.4%	\$119,385	\$0	83		Dustin Venekamp
Andrew Bishop	862732263.6%	\$79,084	\$0	90		Altig-Orlovic

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS





GIGLIONE-ACKERMAN



TOM WILLIAMS



SATTI-KANAAN



HART-DUSHAJ



BETO QUINTERO



DESI DIMITROVA



NICK MOORE



ERNEST POWELL



JOHN YOUNG



JEREMY WELCH



GONZALEZ-HENDERSON-WILLIAMS



EC = 2019 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-XI based on Performance Factor. The SGAs who will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

TOPPERFORMANCEFACTOR



GONZALEZ-HENDERSON-WILLIAMS  
Category XI  
251.3 PF



LONDON NELSON  
Category XI  
147.1 PF



ANDRE MCCALLUM  
Category XI  
144 PF

NOVEMBER

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I Giglione-Ackerman	104.9	\$524,355	\$525,400	99.8	56	47	110.0	77.8	16.8	
S-S-Bendure-Hartwig	95.6	\$479,113	\$589,700	81.2	31	25	110.0	81.8	-8.3	
S-S-Parks-Salvaggi	94.5	\$1,037,110	\$1,139,300	91.0	46	47	97.9	82.7	12.1	
Simon Arias	91.3	\$988,853	\$1,213,200	81.5	87	86	101.2	78.9	-4.1	
Theodore Pappas	91.3	\$729,491	\$690,500	105.6	30	39	76.9	78.6	15.4	
II Tom Williams	93.3	\$379,534	\$495,400	76.6	37	26	110.0	76.4	-12.8	
III Satti-Kanaan	97.8	\$374,036	\$390,900	95.7	12	12	100.0	81.2	44.7	
IV Hart-Dushaj	106.4	\$402,341	\$333,900	120.5	12	13	92.3	80.7	50.2	
Jamison Weatherspoon	100.4	\$196,041	\$216,100	90.7	39	28	110.0	76.4	8.7	
V Beto Quintero	117.7	\$371,334	\$296,100	125.4	28	23	110.0	77.3	68.7	
Cindy Furer	102.4	\$233,388	\$222,500	104.9	18	18	100.0	74.0	22.3	
James Cunningham	101.1	\$194,667	\$190,600	102.1	19	19	100.0	75.0	57.3	
Jose Carvajal	90.5	\$108,489	\$133,900	81.0	16	16	100.0	73.9	4.4	
VI Desi Dimitrova	119.1	\$157,624	\$123,000	128.1	13	9	110.0	78.3	97.4	
VII Nick Moore	113.5	\$118,425	\$93,300	126.9	8	8	100.0	75.3	42.4	
VIII Ernest Powell	103.1	\$78,844	\$81,900	96.3	7	6	110.0	74.3	77.9	
IX John Young	138.1	\$83,968	\$50,500	166.3	10	8	110.0	78.4	100.5	
Kris Thieme	126.3	\$84,879	\$59,500	142.7	8	7	110.0	73.5	107.6	
X Jeremy Welch	138.7	\$63,829	\$36,000	177.3	4	4	100.0	98	50.3	
XI Gonzalez-Henderson-Williams	251.3	\$118,937	\$30,300	392.5	16	4	110.0	97	N/A	
London Nelson	147.1	\$55,795	\$30,300	184.1	7	5	110.0	90	N/A	
Andre McCallum	144.0	\$74,249	\$30,300	245.0	3	7	42.9	90	N/A	
Hemerson Gonzalez	140.0	\$66,678	\$30,300	220.1	3	5	60.0	100	N/A	
Fisher-Zuzick	116.9	\$37,486	\$30,300	123.7	8	6	110.0	86	N/A	
Gabriel Feldmann	111.9	\$35,627	\$31,300	113.8	8	7	110.0	78.5	-15.7	
Josh West	111.8	\$90,599	\$59,500	152.3	5	7	71.4	75.2	65.4	
Evan Holzhauser	108.7	\$47,576	\$44,300	107.4	8	7	110.0	76.0	22.7	
Albert Serur	107.5	\$55,061	\$30,300	181.7	2	6	33.3	82	N/A	

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I S-S-Bendure-Hartwig	104.2	\$7,003,470	\$6,372,700	109.9	271	275	98.5	81.8	24.9	
S-S-Parks-Salvaggi	103.9	\$15,121,442	\$13,299,800	113.7	444	472	94.1	82.7	31.6	
Altig-Olovic	97.8	\$42,620,958	\$44,857,800	95.0	1959	1947	100.6	77.2	7.6	
Simon Arias	97.1	\$15,424,629	\$16,182,000	95.3	935	946	98.8	78.9	9.9	
Theodore Pappas	94.3	\$7,754,619	\$8,376,100	92.6	412	429	96.0	78.6	5.4	
Giglione-Ackerman	91.4	\$6,238,345	\$6,760,100	92.3	468	517	90.5	77.8	5.0	
II Richard Correa	97.7	\$4,397,592	\$4,723,200	93.1	574	561	102.3	73.1	6.3	
Tom Williams	96.8	\$4,837,278	\$5,321,900	90.9	294	286	102.8	76.4	3.1	
III Mathew Hart	101.0	\$3,018,448	\$3,283,400	91.9	243	198	110.0	75.1	4.6	
Satti-Kanaan	100.5	\$3,637,695	\$3,745,800	97.1	137	132	103.8	81.2	14.9	
IV Jamison Weatherspoon	103.8	\$2,916,736	\$2,795,900	104.3	318	308	103.2	76.4	19.7	
Hart-Dushaj	103.3	\$2,976,062	\$3,083,400	96.5	151	137	110.0	80.7	12.7	
Serur-Yagjian	95.9	\$3,028,979	\$2,940,800	103.0	158	178	88.8	83	30.5	
V Beto Quintero	127.3	\$3,712,395	\$2,565,900	144.7	284	253	110.0	77.3	66.6	
Cindy Furer	108.2	\$2,929,607	\$2,537,500	115.5	200	198	101.0	74.0	32.9	
Jose Carvajal	98.0	\$1,665,110	\$1,744,400	95.5	177	176	100.6	73.9	10.0	
James Cunningham	96.2	\$2,344,981	\$2,246,300	104.4	184	209	88.0	75.0	20.1	
VI Desi Dimitrova	104.8	\$1,458,654	\$1,464,600	99.6	125	99	110.0	78.3	16.6	
Corey Neff	90.6	\$1,435,161	\$1,568,100	91.5	158	176	89.8	78.5	4.4	
VII Nick Moore	115.8	\$1,339,991	\$1,027,500	130.4	89	88	101.1	75.3	47.2	
VIII Ernest Powell	118.7	\$976,678	\$766,200	127.5	84	63	110.0	74.3	48.7	
Moswen Taylor	96.5	\$834,045	\$855,300	97.5	105	110	95.5	75.1	11.4	
Brandon MacDonald	96.3	\$889,668	\$1,030,500	86.3	152	143	106.3	74.2	-1.6	
IX Kris Thieme	104.7	\$881,488	\$743,600	118.5	70	77	90.9	73.5	34.6	
John Young	104.5	\$761,299	\$676,700	112.5	85	88	96.6	78.4	33.1	
X Jeremy Welch	129.4	\$900,387	\$467,700	192.5	53	80	66.3	98	-5.5	
Jay Washington	123.9	\$786,334	\$542,800	144.9	102	99	103.0	75.1	67.3	
XI Gonzalez-Henderson-Williams	200.1	\$175,901	\$60,600	290.3	25	7	110.0	97	N/A	
Hemerson Gonzalez	163.7	\$724,379	\$333,300	217.3	64	44	110.0	100	N/A	
Albert Serur	153.4	\$656,170	\$333,300	196.9	65	54	110.0	82	N/A	
Andre McCallum	134.2	\$384,058	\$242,400	158.4	53	43	110.0	90	N/A	
Josh West	132.7	\$974,860	\$614,300	158.7	79	74	106.8	75.2	253.1	
London Nelson	132.0	\$279,919	\$181,800	154.0	42	19	110.0	90	N/A	
Evan Holzhauser	126.7	\$613,567	\$406,900	150.8	79	77	102.6	76.0	287.5	
Fisher-Zuzick	123.4	\$373,155	\$272,700	136.8	51	39	110.0	86	N/A	
HO Houston Latino	100.0	\$18,591	\$30,300	100.0	1	0	100.0	100	N/A	
Gabriel Feldmann	93.4	\$450,628	\$470,300	95.8	70	77	90.9	78.5	28.1	



## CATEGORY I



**1**  
MARK GAGLIARDI  
CLARKSVILLE, TN



**2**  
DAVID SCALISI  
MANLIUS, NY



**1**  
LISA JOHNSON  
SUMMERSVILLE, WV



**2**  
FRAN CHRISTIE  
WHITE ROCK, BC

## CATEGORY II

## CATEGORY IV



**1**  
JANIS PITTS  
MOORINGSPORE, LA



**2**  
AMANDA CROSS  
LEXINGTON, KY



**1**  
KEVIN MCKEEN  
LATHAM, NY

## CATEGORY V



**2**  
MARIO SOLJAN  
AUCKLAND, NZ



**1**  
JOHN WAGNER  
MECHANICSBURG, OH

## CATEGORY VI



**2**  
KATY HOGGE  
CENTERVILLE, UT

## CATEGORY VII



**1**  
BRYAN UHL  
CHIPPEWA LAKE, OH



**2**  
JEFFREY HAPKE  
MARTINSBURG, PA

## CATEGORY VIII



**1**  
LINH NGUYEN  
TACOMA, WA



**2**  
MORGAN BREIER  
SWARTZ CREEK, MI

## 1ST SIGNED TG



**WILLIAM ROL**  
HONOLULU, HI

## TOP MANAGERS

## CATEGORY I



**1**  
TAMI WILLIAMS  
WESTFIELD, IN

## CATEGORY II



**1**  
STEPHANIE BAUMANN  
SPOKANE, WA

## CATEGORY III



**1**  
CHUCK HILL  
LODI, CA

## INDIVIDUAL REPS: NOVEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Mark Gagliardi	2,325	1,697	137.0%
	2	David Scalisi	1,928	1,749	110.2%
	3	Brenda Di Somma	2,073	2,288	90.6%
II	1	Lisa Johnson	2,910	1,223	237.9%
	2	Fran Christie	1,585	1,230	128.8%
	3	Travis Daniels	1,772	1,439	123.1%
IV	1	Janis Pitts	1,664	983	169.2%
	2	Amanda Cross	1,592	968	164.5%
	3	Vivian Dwyer	1,070	1,022	104.6%
V	1	Kevin McKeen	1,994	795	250.8%
	2	Mario Soljan	1,129	772	146.2%
	3	Ralph Beard	630	774	81.4%
VI	1	John Wagner	793	755	105.0%
	2	Katy Hogge	656	690	95.1%
	3	Cheryl Cook	698	742	94.1%
VII	1	Bryan Uhl	752	592	127.0%
	2	Jeffrey Hapke	797	646	123.3%
	3	Melissa Lively	662	583	113.5%
VIII	1	Linh Nguyen	1,691	425	397.9%
	2	Morgan Breier	1,210	425	284.7%
	3	Criseida Hernandez	954	425	224.5%
Rookie	1	Mickey Boysza	580	629	92.2%
IceBreaker	1	Linh Nguyen	1,691	425	397.9%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Brenda Di Somma	29,190	25,168	116.0%
	2	David Scalisi	19,947	19,239	103.7%
	3	Susan Gilbert	14,616	16,412	89.1%
II	*1	Lisa Johnson	17,402	13,453	129.4%
	2	Anna Guido Rohrer	15,252	15,004	101.7%
	3	Travis Daniels	14,787	15,829	93.4%
III	*1	Carl Zablodny	13,475	12,672	106.3%
	2	Michael Cooper	11,088	12,430	89.2%
	3	Krissa Hensley	10,769	12,155	88.6%
IV	*1	Janis Pitts	12,141	10,813	112.3%
	2	Vivian Dwyer	11,027	11,242	98.1%
	3	Amanda Cross	9,756	10,648	91.6%
V	*1	Kevin McKeen	13,408	8,745	153.3%
	2	Ralph Beard	10,282	8,514	120.8%
	3	Lisa West	8,666	9,416	92.0%
VI	*1	Sarah Thomson-Dufrechou	13,094	8,030	163.1%
	2	Cindy Kunce	11,041	8,261	133.6%
	3	Becky Cutler	7,781	8,459	92.0%
VII	*1	Melissa Lively	9,161	6,416	142.8%
	2	Dianna Lueke	7,556	6,963	108.5%
	3	Jeffrey Hapke	6,251	7,106	88.0%
VIII	*1	Rachel Shelton	7,683	4,675	164.3%
	2	Criseida Hernandez	5,308	4,675	113.5%
	3	Morgan Breier	5,293	4,675	113.2%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: NOVEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Tami Williams	7,969	7,741	102.9%
	2	JT Tasker	6,129	6,817	89.9%
II	1	Stephanie Baumann	6,263	5,511	113.7%
	2	Katherine Pratt	3,742	4,223	88.6%
III	1	Chuck Hill	9,524	4,473	212.9%
	2	Katherine Pratt	3,742	4,223	88.6%

## MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	JT Tasker	62,388	74,990	83.2%
	2	Brian Ryan	72,670	88,900	81.7%
II	*1	Judy Spade	56,375	65,544	86.0%
	2	Stephanie Baumann	50,501	60,617	83.3%
III	*1	Chuck Hill	43,898	49,207	89.2%
	2	Katherine Pratt	39,128	46,456	84.2%

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** TRAVIS DANIELS 8,248
- 2** ROBIN ANDRADE 6,356
- 3** MALKA ARONY 4,742



**1**  
TRAVIS DANIELS  
TIONESTA, PA

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS


Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.




# WORLD'S GREATEST BONUS

**1**



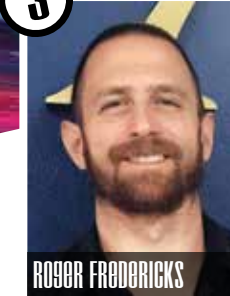
**ANTON LJULIDJURAJ**  
\$17,385  
Hart-Dushaj

**2**



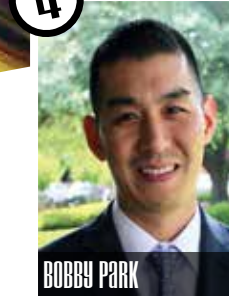
**ARIF HAJRO**  
\$11,251  
S-S-Parks-Salvaggi

**3**




**ROGER FREDERICKS**  
\$10,484  
Altig-Orlovic

**4**



**BOBBY PARK**  
\$9,802  
Altig-Orlovic

**5**



**MICHAEL VAN DELFT**  
\$9,068  
Satti-Kanaan

## NOVEMBER BONUS LEADERS PAYOUT: \$1,979,267 QUALIFIERS: 3,805


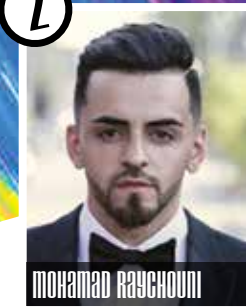
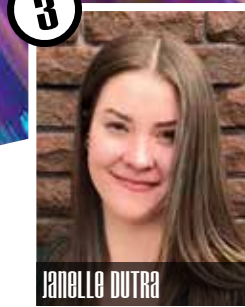
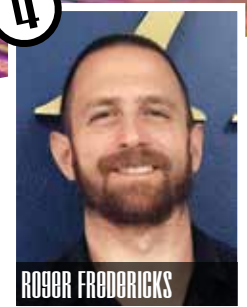






<p><b>\$ 17,385</b> Anton Ljulidjuraj <b>11,251</b> Arif Hajro <b>10,484</b> Roger Fredericks <b>9,802</b> Bobby Park <b>9,068</b> Michael van Delft <b>8,871</b> Lily Sakai <b>7,231</b> Taulant Bane <b>7,040</b> Mike Reed <b>6,787</b> Ashley Rust <b>6,748</b> Joey Kennedy <b>6,550</b> Jean Joseph <b>6,453</b> Joe Lewo <b>5,194</b> Trenton Miller <b>5,135</b> Muhammed Ashraf <b>5,002</b> Kevin Ishikane <b>4,870</b> Meenakshi Chavis <b>4,839</b> Erna Gasanin <b>4,694</b> Joel Trask <b>4,612</b> Jenny Kim <b>4,568</b> Mohamad Raychouni <b>4,513</b> Joachim Jean <b>4,486</b> Richard Carter <b>4,385</b> Janelle Dutra <b>4,353</b> Max Quasem <b>4,300</b> Alipate Makaui <b>4,225</b> Al-Karim Walji <b>4,183</b> Roger Fung <b>4,178</b> Hany Mikhail <b>4,169</b> Amy Montelius <b>4,151</b> Mahdi Dergham <b>4,132</b> Kristina Joachim <b>3,968</b> Eric LaBossiere <b>3,883</b> Kevin Appasamy <b>3,829</b> Guy Taylor <b>3,782</b> Lionel Njeukam <b>3,760</b> Joshua Dishong <b>3,696</b> George Kamel <b>3,681</b> Patricia Santamarina <b>3,632</b> Dyoma Ramirez-Robles <b>3,571</b> Kalen Dugan <b>3,564</b> Matthew Zang <b>3,562</b> Riche Haye <b>3,514</b> Jason Khodadadian <b>3,486</b> Melissa Hayfa <b>3,484</b> Brittany Bradshaw <b>3,442</b> Alyssa Sadler</p>	<p><b>\$ 3,420</b> Jon Golin <b>3,406</b> Karina Escobar <b>3,397</b> Kimberley Lewis <b>3,390</b> Brian Woodland <b>3,385</b> Massoud Vaziri <b>3,379</b> Joseph Sarasin <b>3,374</b> Maren Conway <b>3,327</b> David Hurst <b>3,326</b> Ngan Pham <b>3,322</b> Christopher McGlynn <b>3,319</b> Godwill Barungi <b>3,315</b> Duane Shaw <b>3,308</b> Sione Makaui <b>3,258</b> Magaly Una <b>3,258</b> Marie Laine <b>3,138</b> Pancee Hassan <b>3,132</b> Sungmin Hwang <b>3,092</b> Fouad Gerges <b>3,083</b> Peer Shmelzer <b>3,070</b> Kory Louvelle <b>3,027</b> Ronald Davis <b>3,009</b> Kaitlyn Everts <b>2,983</b> Alex Gonzales <b>2,963</b> John Curry <b>2,930</b> Jesse Fullmer <b>2,908</b> Cleopatra Sola <b>2,889</b> Nicholas Micare <b>2,851</b> Anthony Marsella <b>2,795</b> Virakbot Oung <b>2,793</b> Igor Melcharek <b>2,772</b> Bruce Tan <b>2,766</b> James Coffee-Tavi <b>2,736</b> Matthew A Wilson <b>2,730</b> Meardey Kim <b>2,716</b> Amber Lientiel <b>2,715</b> Constance Tuiteleleapaga <b>2,699</b> Turissa Keys <b>2,686</b> Juana Zermeno Meza <b>2,667</b> Adam Wheeler <b>2,659</b> Ronald Slusarski <b>2,649</b> Sarah Collen <b>2,647</b> Jonathan Growe <b>2,626</b> Dawid Liniewski <b>2,599</b> Maria Diringer <b>2,583</b> Sergio Miller</p>	<p><b>\$ 2,580</b> Heamoni Loloma <b>2,577</b> Codey Parks <b>2,568</b> Lleison Martinez <b>2,559</b> Rana Shirer <b>2,550</b> Harvey Quinn <b>2,539</b> Allison Kusgen <b>2,522</b> Ruben Soberanes <b>2,520</b> Fabiola Del Palacio <b>2,516</b> Lindsay Staffieri <b>2,509</b> Aref Sayegh <b>2,485</b> Ana Cimarosti <b>2,480</b> Evelyn Howell <b>2,475</b> Jody-Ann Peters <b>2,473</b> Jordon Graham <b>2,466</b> Alejandro Sanchez Rios <b>2,462</b> Marie Campbell <b>2,461</b> Stephen Bowen <b>2,457</b> Brock Lampee <b>2,456</b> Alejandro Sanchez Rios <b>2,452</b> Stanis Moanda <b>2,437</b> Francisco Vasquez <b>2,417</b> Weslee Cajeras <b>2,412</b> Danielle Morales <b>2,397</b> Sandra Dumas <b>2,388</b> Andrew Chambers <b>2,385</b> Phyo Phyo <b>2,377</b> Miguel Sosa <b>2,358</b> Cesar Perez Ramirez <b>2,352</b> Angelique Piquion <b>2,348</b> Carmen Arroyo <b>2,347</b> David Rockway <b>2,328</b> Jasmin Hidalgo <b>2,318</b> Kevin Argumedo Barrientos <b>2,302</b> Amber Fellman <b>2,302</b> Enid Franco <b>2,297</b> Callan Flynn <b>2,281</b> Ryan Torres-Torioka <b>2,276</b> Farnaz Fotovat Ahmadi <b>2,272</b> Janel Wilder <b>2,267</b> Quintessa Petit <b>2,264</b> Brooklyn Herod <b>2,261</b> Irma Gallardo <b>2,259</b> Lidia Meglei <b>2,259</b> Joseph Kanaan <b>2,245</b> Sophia Cowie</p>	<p><b>\$ 2,244</b> Kristopher Bour <b>2,231</b> Conor Markins <b>2,215</b> Patrick Palaggi <b>2,213</b> Sayed Hashimi <b>2,198</b> Christopher Edinger <b>2,194</b> Joaquin Santos <b>2,165</b> Eleza Faison <b>2,164</b> Alexis Howard <b>2,149</b> Troy Williams <b>2,148</b> Cristian Alaimo <b>2,147</b> Kareem Mutia <b>2,136</b> Ofelia Barberan <b>2,126</b> Jennifer Ragan <b>2,120</b> Dhruv Sachdeva <b>2,119</b> Rovena Lulgjuraj <b>2,115</b> Shelby Poston <b>2,110</b> Martha Asbell <b>2,102</b> Rachael Vanderlee <b>2,102</b> Jeffrey Hall <b>2,095</b> Mack Hanna <b>2,093</b> Morgan Evans <b>2,090</b> Myaa Fallon <b>2,084</b> Matthew Roebke <b>2,074</b> Sepehr Zadi Moghadam <b>2,070</b> Diana Al Ali <b>2,051</b> Benjamin Kesterson <b>2,049</b> Elizah Smart <b>2,043</b> Samuel Holden <b>2,023</b> Austin A Smith <b>2,019</b> David Rockway <b>2,014</b> Babajide Obashoto <b>2,012</b> Walid Elshahed <b>2,009</b> Yolette Mompont <b>2,000</b> Christopher Ross <b>1,990</b> Koa Taylor <b>1,984</b> Adriana Neagu <b>1,975</b> Cassandra Bryce <b>1,970</b> Nelson Villegas <b>1,961</b> Alexandra Longo <b>1,958</b> Dustin Dunbar <b>1,931</b> Sandra Ndongha <b>1,929</b> Matthew Russell <b>1,928</b> Tanya Sutton <b>1,910</b> Arturo Romero <b>1,899</b> Hasan Ghazal</p>	<p><b>\$ 1,893</b> Sione Maumau <b>1,869</b> Edward Nguyen <b>1,866</b> Sean Gillespie <b>1,860</b> Ivanna Melnyk <b>1,852</b> Holly Bonhorst <b>1,850</b> Brandon Hamilton <b>1,850</b> Roy Stephens <b>1,845</b> Marcelo Villarreal <b>1,831</b> Juan Nunez <b>1,830</b> Dylan White <b>1,827</b> Sherri Washington <b>1,826</b> Daniel Prinzo <b>1,824</b> Samuel Marzula <b>1,822</b> Alma B Gonzalez <b>1,821</b> John Carter <b>1,820</b> Gabe Kanakishines <b>1,816</b> Debbie-Ann Whitehorne <b>1,815</b> Ellen Tuttle <b>1,813</b> John Torres <b>1,808</b> Devin Taylor <b>1,806</b> Nadia Bailey-Robinson <b>1,805</b> Asad Ahmed <b>1,804</b> Kristi Vang <b>1,793</b> Nelson Radnoty <b>1,780</b> Juliet Rowan <b>1,777</b> Bryan Hohenthanner <b>1,771</b> Roxana Campos <b>1,768</b> Thomas King <b>1,767</b> Jonathan Ojendi <b>1,762</b> Phillip Rigoli <b>1,760</b> Isabella Xia <b>1,755</b> Justin Sutton <b>1,754</b> Michael Romero <b>1,751</b> Tosha Jankosky <b>1,750</b> Miguel Wilches Trujillo <b>1,749</b> Joseph Sansobrinno <b>1,740</b> Mark Diskin <b>1,739</b> Melissa Robbins <b>1,739</b> Patricia Wright <b>1,738</b> Damaris Henderson <b>1,731</b> Stephen Davis <b>1,730</b> Jenny Alvarez <b>1,727</b> Michelle Gould <b>1,721</b> Lee van Delft <b>1,720</b> Becca Osmer</p>	<p><b>\$ 1,717</b> Elifranc Deus <b>1,717</b> Andre Taylor <b>1,710</b> Shabir Tahir <b>1,708</b> Caleb Amoros <b>1,705</b> Hazem Aboueldahab <b>1,702</b> David Rigney <b>1,700</b> Brian Melvin <b>1,698</b> Jessica Guerrero <b>1,695</b> Cherrish Taylor <b>1,691</b> Daniel Johnston <b>1,690</b> Matthew Dunn <b>1,679</b> Brandon Minor <b>1,677</b> Jordan Lacy <b>1,668</b> Kashala Guiden <b>1,661</b> Brittany Ketner <b>1,652</b> Ikram Al-Shobaki <b>1,651</b> Andrew Leah <b>1,647</b> Jovencio Sales <b>1,646</b> Zachary LeFoll <b>1,640</b> David Murphy <b>1,639</b> Joseph Hedborn <b>1,638</b> Altina Arakelian <b>1,630</b> Sherine Zahra <b>1,629</b> Renee L Cunningham <b>1,628</b> Henry Jacobs <b>1,628</b> Daniel Arzate Roa <b>1,617</b> Willie Cummings <b>1,617</b> Nicholas Jones <b>1,616</b> Iris Saavedra <b>1,616</b> Carrisa Korres <b>1,613</b> Jorge Leon <b>1,607</b> Shonda Lewis <b>1,598</b> Priscilla Blanco <b>1,595</b> Timothy Copenhagen <b>1,593</b> Samuel Barriere <b>1,588</b> Michael Dowler <b>1,586</b> Joseph Giliberti <b>1,576</b> Vinny Vo <b>1,575</b> Ian Pickett <b>1,574</b> Tiffiney Harmouche <b>1,570</b> Tony Georges <b>1,568</b> Anne Marie Giron <b>1,566</b> Riley Peters <b>1,562</b> Dorota Rusew <b>1,559</b> Delvin Lanier <b>1,555</b> Chase Miller</p>
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<p><b>\$ 1,555</b> Nella Lejeune <b>1,546</b> Ali Wickward <b>1,530</b> David Rice <b>1,528</b> Peter Gabranski <b>1,519</b> Eddie Pourjalali <b>1,509</b> Iffrah Tahir <b>1,505</b> Mike Sukhbaatar <b>1,504</b> Marvin Gonzalez <b>1,504</b> Jovanie Scarlett <b>1,502</b> Mark Gray <b>1,500</b> Mollie Uphoff <b>1,494</b> Johnny Santiago <b>1,491</b> Nauleni Tuionetoa <b>1,488</b> Holly Simpson <b>1,481</b> Ryan Vance <b>1,481</b> Marlene Barrett <b>1,478</b> Cody Nykoliation <b>1,474</b> John Tuma <b>1,469</b> Vyacheslav Vasilenko <b>1,469</b> Zan Allen <b>1,466</b> Cody Garza <b>1,465</b> Shanita Ellmers <b>1,464</b> Austin Rockall <b>1,463</b> Brian Obrecht <b>1,463</b> Orlando Crimmel <b>1,457</b> Ali Eldefrawi <b>1,455</b> Tyler Dahlin <b>1,455</b> Roxie Soto <b>1,454</b> Patrycja Grudzinska <b>1,443</b> Andrew Severson <b>1,441</b> Trace Cary <b>1,437</b> Triston Miller <b>1,431</b> Mariana Olivares Cerda <b>1,427</b> Brandon Campinelli <b>1,427</b> Octavio Villa <b>1,421</b> Shubham Setia <b>1,420</b> Gillian Haynes <b>1,410</b> Russhelle Haggie <b>1,407</b> Davelle Lee <b>1,402</b> Christopher Bungay <b>1,392</b> Ranjana Chopra</p>	<p><b>\$ 1,391</b> Shannon Stroud <b>1,385</b> Anthony Theriault <b>1,384</b> Zachary Phetteplace <b>1,383</b> Mohamad Awdi <b>1,380</b> Oscar Gastelum <b>1,378</b> Michelle Kurtz <b>1,376</b> Noella Coleman <b>1,376</b> Dominick Williams <b>1,375</b> Steven Dell <b>1,361</b> Benjamin Newhouse <b>1,360</b> Jonathan Da-al <b>1,350</b> Southern Foster <b>1,340</b> Luis Miranda <b>1,336</b> Johnny Fuller <b>1,336</b> Michael McKiernan <b>1,332</b> Rebecca O'Neal <b>1,324</b> Phillip Kogel <b>1,323</b> Sherry Schick <b>1,323</b> Patrick Locke <b>1,322</b> Sarah Ornelas <b>1,321</b> Thomas McDermott <b>1,321</b> Emily Pateiro <b>1,318</b> Denis Snyder <b>1,314</b> Diane Williams-Lewis <b>1,313</b> Stephen Lanier <b>1,312</b> Jacob Chattering <b>1,312</b> Maria Rowena Magquilat <b>1,310</b> Fritznal Octave <b>1,308</b> Marvin Fernandez <b>1,307</b> Jennifer Wehrle <b>1,306</b> Ica Gordon-White <b>1,297</b> Deborah Noga <b>1,295</b> Julie Arahamian <b>1,294</b> Travis Vandenberghe <b>1,290</b> Juliya Ostapyuk <b>1,289</b> Bryan Juskiw <b>1,289</b> Ariel Owens <b>1,289</b> Samson Adelufosi <b>1,288</b> Gilbert Diaz <b>1,287</b> Ecaterina Chiose</p>	<p><b>\$ 1,284</b> Kalie Mendrek <b>1,283</b> Herivelto Pereira <b>1,280</b> Holly Richey <b>1,276</b> Damen Hartwick <b>1,275</b> Terah Thomas <b>1,273</b> Ala Awad <b>1,270</b> Addison Bracher <b>1,269</b> Aleesha Warner <b>1,264</b> Jacquelynn Strobbe <b>1,262</b> Erika Torres <b>1,262</b> Twana Smith <b>1,261</b> Baton Statovci <b>1,259</b> Stephanie Novel <b>1,258</b> Anthony Rivellino <b>1,256</b> Melissa Losk <b>1,254</b> Alex Grushko <b>1,254</b> Pa Aliou Kasseh <b>1,249</b> Daniel Perkins <b>1,241</b> Tracy Davis <b>1,237</b> Angelo Luciano <b>1,234</b> Cathy Dishong <b>1,233</b> Crystal Dugger <b>1,230</b> Donte Grant <b>1,230</b> Daymon Green <b>1,224</b> Evelin Castro-Sharif <b>1,222</b> Hunter Gurrula <b>1,222</b> Jasmine L Walker <b>1,220</b> Jamie Tan <b>1,216</b> Javanan Torres <b>1,207</b> Eloy Anton Molina <b>1,205</b> Lucianne Jordan <b>1,201</b> Ericka Laforest <b>1,197</b> Justin Irwin <b>1,196</b> Jessica Davis <b>1,196</b> Dianka Blash <b>1,196</b> Joseph Webster <b>1,195</b> Darez Meriwether <b>1,190</b> Brandon Robison <b>1,190</b> Levi Szanto <b>1,189</b> Matthew Castelli <b>1,188</b> Damaris Trejo</p>	<p><b>\$ 1,183</b> Andrea Owens <b>1,181</b> Matthew Code <b>1,180</b> Tobechukwu Oraegbu <b>1,178</b> Richard Tabanji <b>1,177</b> Kelly Ekker <b>1,175</b> Candace Dillon <b>1,174</b> Raquel Caicedo <b>1,173</b> Kortisha Brooks <b>1,171</b> Danial Arif <b>1,171</b> Sarah Saleim <b>1,168</b> Patrick Keohane <b>1,168</b> Marco Alvarado <b>1,168</b> Sophony Jorvelus <b>1,166</b> Emily Weaver <b>1,164</b> Paul Scioli <b>1,164</b> Renee Zinsky <b>1,161</b> Eric Peyton <b>1,159</b> Souher Shadid <b>1,159</b> Vincent Radisek <b>1,155</b> Jenny Kaly <b>1,152</b> Bernardo Lopez <b>1,150</b> Anton Sufaj <b>1,146</b> Lara Scharf <b>1,146</b> Sean Blaney <b>1,145</b> Richard Bentley <b>1,144</b> Suely Bodart <b>1,143</b> Tenneson Mather <b>1,143</b> April Hibbler <b>1,142</b> Wayde Segawa <b>1,140</b> Mark Hart <b>1,139</b> Sandra Ferreira <b>1,138</b> Danny Arnold <b>1,134</b> Monica Montgomery <b>1,132</b> Kierra Smith <b>1,130</b> Loraine Harris <b>1,130</b> Elizabeth Dominatto <b>1,129</b> Hayden Davis <b>1,129</b> Lambert McElrath <b>1,127</b> Sylwia Komorski <b>1,126</b> Jorge Gonzalez</p>	<p><b>\$ 1,125</b> Bryce Frazier <b>1,122</b> Xander Davis <b>1,121</b> Mario Andres Chavez <b>1,119</b> Ian Rouleau <b>1,119</b> Bracken Jensen <b>1,117</b> Antonea Smith <b>1,117</b> Randa McCarty <b>1,114</b> Paula Phipps <b>1,107</b> Anthony Salerno <b>1,107</b> Makayla Kessinger <b>1,107</b> Amy Shui <b>1,106</b> Joseph Corwin <b>1,106</b> Joseph McCormack <b>1,105</b> Zachary McCormack <b>1,101</b> Mohamed Ghodbani <b>1,100</b> David Melendrez <b>1,097</b> Erick Torres <b>1,095</b> Dulcie Dahle <b>1,092</b> Daniel Jolovich <b>1,088</b> Horace Johnson <b>1,087</b> Calvin Irving <b>1,085</b> Young Lee <b>1,084</b> Jennifer Martin <b>1,082</b> Carlos Arballo <b>1,077</b> Steven Counts <b>1,076</b> Jeramey Pitman <b>1,075</b> Seth Frisby-Jack <b>1,075</b> Penisimani Fakataha <b>1,071</b> Letia Latney <b>1,071</b> David Watkins <b>1,070</b> Spencer Hokama <b>1,068</b> Billy Blanton <b>1,068</b> Lamita Dahdah <b>1,066</b> Randa Mustafa <b>1,060</b> Gary Slocum <b>1,060</b> Emma Partee <b>1,059</b> Matthew Sutton <b>1,057</b> Tomarus Burks <b>1,055</b> Tony Geer <b>1,053</b> Ryan Clawson <b>1,051</b> Laurence Moore <b>1,049</b> Michael Mamalakis</p>	<p><b>\$ 1,048</b> Jorge Alvarez <b>1,048</b> Nicole Cenknner <b>1,046</b> Timothy Wilson <b>1,044</b> Jose Mejia <b>1,042</b> Matthew Simon <b>1,042</b> Dejan Kukulj <b>1,040</b> Jay Hendrycks <b>1,040</b> Hasnain Raza <b>1,037</b> Ashi Zafar <b>1,036</b> Lamine Diakhate <b>1,036</b> Susana Vargas <b>1,035</b> Vanessa Farias <b>1,034</b> David Giblin <b>1,033</b> Tyler Humphreys <b>1,032</b> Hollis Allen <b>1,031</b> Chris Anderson <b>1,029</b> Alan Sedaghat <b>1,028</b> Eugene Kashkin <b>1,023</b> Mikeala Parr <b>1,022</b> Nina Blackmon <b>1,022</b> Pablo Marchan <b>1,018</b> Alexander Roberts <b>1,017</b> Lisa Noble <b>1,016</b> Johny Gerges <b>1,015</b> Richard Sidoti <b>1,012</b> Andrew Kespelher <b>1,009</b> Andrea D Owens <b>1,008</b> Ifeanyi Ufonda <b>1,007</b> Pharyn Wilson-Jones <b>1,007</b> Timothy Kelly <b>1,005</b> Asante Jackson <b>1,004</b> Alexandra Berberich <b>1,002</b> Andrew Haskins <b>1,001</b> Donald Gerstner <b>1,000</b> Cody Hanneken</p>
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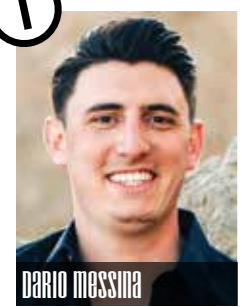



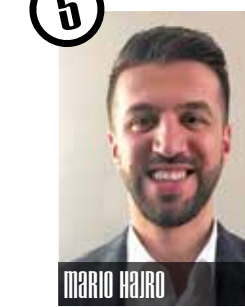
# SA/GA/MGA EXTRA MONTHLY BONUS

<b>1</b>  <b>ARIF HAJRO</b> \$2,813 S-S-Parks-Salvaggi	<b>2</b>  <b>MOHAMAD RAYCHOUNI</b> \$1,142 Zach Hart	<b>3</b>  <b>JANELLE DUTRA</b> \$1,096 Altig-Orlovic	<b>4</b>  <b>ROGER FREDERICKS</b> \$1,048 Altig-Orlovic	<b>5</b>  <b>JASON KHODADADIAN</b> \$879 Theodore Pappas
<b>6</b>  <b>KARIMA ESCOBAR</b> \$852 S-S-Bendure-Hartwig	<b>7</b>  <b>CHRISTOPHER MCLAUGHLIN</b> \$830 S-S-Parks-Salvaggi	<b>8</b>  <b>JOHN CURRY</b> \$741 Hart-Dushaj	<b>9</b>  <b>ANTHONY MARSELLA</b> \$713 Laura Fisher	<b>10</b>  <b>JOEY KENNEDY</b> \$675 Altig-Orlovic

**NOVEMBER BONUS LEADERS** | PAYOUT: \$109,431 | QUALIFIERS: 941



# LEADERSHIP BONUS

<b>1</b>  <b>DARIO MESSINA</b> \$27,281 Hart-Dushaj	<b>2</b>  <b>MARK NEILSON</b> \$20,616 Altig-Orlovic	<b>3</b>  <b>RYAN STENGLEIN</b> \$17,034 Altig-Orlovic	<b>4</b>  <b>JOSEPH GOJCAJ</b> \$16,429 Zach Hart	<b>5</b>  <b>MARIO HAJRO</b> \$16,095 S-S-Parks-Salvaggi
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**NOVEMBER BONUS LEADERS** | PAYOUT: \$1,430,913 | QUALIFIERS: 693

<b>\$ 27,281</b> Dario Messina	<b>\$ 7,045</b> Sergio Carta	<b>\$ 4,346</b> Gjon Ljuljduraj	<b>\$ 3,181</b> Jeffrey A Smith	<b>\$ 2,410</b> David Stuart	<b>\$ 1,937</b> Massoud Vaziri
<b>20,616</b> Mark Neilson	<b>7,037</b> David Carpenter	<b>4,332</b> Ed-Maggie Myrthil	<b>3,147</b> London Burnett	<b>2,409</b> Bryan Czajkowski	<b>1,936</b> Justin Hermann
<b>17,034</b> Ryan Stenglein	<b>7,013</b> Diego Arango Puerta	<b>4,262</b> John Santosuosso	<b>3,119</b> Jason Bratin	<b>2,401</b> Jagdish Sukhu	<b>1,924</b> IP Harris
<b>16,429</b> Joseph Gojcaj	<b>6,998</b> Luay Ghawi	<b>4,253</b> Alan Sedaghat	<b>3,109</b> Rachel Brown	<b>2,398</b> Michelle Olivo	<b>1,922</b> Mary-Delores Ayarzagoitia
<b>16,095</b> Mario Hajro	<b>6,998</b> Bruce Viaje	<b>4,237</b> Javier Diaz	<b>3,078</b> Carey Hartman	<b>2,361</b> Tucker Gregor	<b>1,918</b> Erika Walker
<b>15,923</b> Paul Smith	<b>6,924</b> Steven King	<b>4,180</b> Nicholas Chuma	<b>3,062</b> Michael Giachetti	<b>2,353</b> Bryanna Campos	<b>1,915</b> Chris McFoy
<b>15,436</b> Shahab Mahdavejad	<b>6,808</b> Jesse Rennich	<b>4,175</b> Doron Freud	<b>3,062</b> Johnny Ramos	<b>2,345</b> Jared Cleckner	<b>1,915</b> Chris McFoy
<b>14,688</b> Bobby Gujral	<b>6,614</b> Magda Figueiredo	<b>4,175</b> David Staffieri	<b>3,059</b> Dylan Johnson	<b>2,344</b> Dina Boghdady	<b>1,915</b> Mariam Shahid
<b>14,515</b> Doreen Ryan-Foti	<b>6,421</b> Jeffery Thiel	<b>4,114</b> Jonni Ng	<b>3,048</b> Brandon Mogel	<b>2,342</b> Jennylyn	<b>1,900</b> Christie Jauch
<b>14,266</b> David Wang	<b>6,415</b> Kimberly Hamilton	<b>4,096</b> Kelly Ekker	<b>3,032</b> Timothy Welsh		<b>1,891</b> Paolo D'Andrea
<b>13,476</b> Steven Phillips	<b>6,401</b> Edward Leon	<b>4,043</b> John Curry	<b>3,027</b> Steven Dell		<b>1,879</b> Danielle Morales
<b>12,785</b> Jeffrey Espinal	<b>6,353</b> Jenny Kim	<b>4,034</b> Veronica Coval	<b>3,008</b> Patrick Guthrie	<b>2,338</b> Daniel Perkins	<b>1,869</b> Matthew Hudlin
<b>12,508</b> Joshua Olin	<b>6,259</b> Michael Burningham	<b>4,029</b> Darius Rowan	<b>2,974</b> Michael Musso	<b>2,326</b> Cody Gardner	<b>1,821</b> Ryan McIntosh
<b>11,347</b> Scott Wheeler	<b>6,011</b> Marisa Willgruber	<b>4,023</b> Johnny Ly	<b>2,935</b> Dan Ikei	<b>2,326</b> Jeffrey Hall	<b>1,817</b> Joshua Morris
<b>10,877</b> Phi Phan	<b>5,948</b> Aaron Friedlander	<b>3,997</b> Rebecca Mehlinger	<b>2,929</b> Jessica Chang	<b>2,323</b> Mark Lomonaco	<b>1,808</b> Jennifer Reed
<b>10,752</b> Blake Higuchi	<b>5,888</b> Mohamad Raychouni	<b>3,972</b> Tyler McKnight	<b>2,863</b> Aaron Piotrowski	<b>2,315</b> Gregory Rudolph	<b>1,798</b> George O'Shea
<b>10,294</b> Brent Bowling	<b>5,779</b> Duane Shaw	<b>3,965</b> Christopher Botelho	<b>2,845</b> Hunter Houvener	<b>2,298</b> Levar Morgan	<b>1,793</b> Jacob Brown
<b>10,271</b> Matthew Conrad	<b>5,646</b> Andrew Bishop	<b>3,954</b> Adam Kidikas	<b>2,818</b> James Sherwood	<b>2,229</b> Jovanie Scarlett	<b>1,779</b> Michael Russin
<b>10,003</b> Patricia Contreras	<b>5,469</b> Ryan Wilson	<b>3,944</b> Aaron Parks	<b>2,818</b> James Sherwood	<b>2,223</b> Jessica Davis	<b>1,779</b> Michael Russin
<b>9,789</b> Brandon Neal	<b>5,452</b> Bryan Juskiw	<b>3,865</b> Alexis Gomez	<b>2,771</b> Joshua Bacchus	<b>2,215</b> Evelin Castro-Sharif	<b>1,774</b> Sean Shephard
<b>9,652</b> Antonio Reyes	<b>5,367</b> Bobby Szwaja	<b>3,830</b> Lauren Coyne	<b>2,766</b> Kevin Davis	<b>2,203</b> Erin Allen	<b>1,768</b> Juan Olvera
<b>9,427</b> Phillip Waisman	<b>5,359</b> Andrew McQuade	<b>3,814</b> Joy Vann-Austin	<b>2,726</b> Carlos Iraheta	<b>2,201</b> Eyad Awdi	<b>1,761</b> Tiffany
<b>9,346</b> Kyle Wrobel	<b>5,300</b> David Rigney	<b>3,767</b> Dustin Dunbar		<b>2,186</b> Begona Patino-Lopez	
<b>9,152</b> Mark Lahijani	<b>5,232</b> Travis Vaughn	<b>3,749</b> Claude Hamilton	<b>2,702</b> Matthew Cartwright	<b>2,178</b> Justin Sutton	<b>1,740</b> Sean Hansen
<b>9,116</b> Adrienne Bragas	<b>5,175</b> Sokol Fazliu	<b>3,665</b> Victor Weber	<b>2,687</b> Tyler Worstell	<b>2,178</b> Carlo Buhay	<b>1,710</b> Laura Dennee
<b>8,847</b> Romal Omid	<b>5,166</b> Justin Adams	<b>3,645</b> Clayton Slaughter	<b>2,679</b> Corey Helly	<b>2,176</b> Darrin Roberts	<b>1,673</b> Andrew Chambers
<b>8,715</b> Michael Mandella	<b>5,149</b> Anita Ferris	<b>3,633</b> Donald DeVoise	<b>2,678</b> Mario Chavez	<b>2,153</b> Karima Hartani	<b>1,671</b> Everett Farr
<b>8,694</b> Beau Locker	<b>5,097</b> Christopher Bungay	<b>3,623</b> Walter Henderson	<b>2,674</b> Juan Diaz	<b>2,142</b> Michael McKiernan	<b>1,663</b> Ryan Ohm
<b>8,693</b> Mike Paragiou	<b>4,928</b> Matthew Dawson	<b>3,621</b> Mark Beckford	<b>2,670</b> Michael Ezeafulukwe	<b>2,133</b> Christopher Hintz	<b>1,659</b> Dulce Paz
<b>8,602</b> Clint Perry	<b>4,920</b> Ransy Vazquez	<b>3,562</b> Valentino Kalaj	<b>2,652</b> James Cassie	<b>2,119</b> Danny Juskiw	<b>1,658</b> Alexis Pineiro
<b>8,544</b> Eric Thompson	<b>4,855</b> Dean Gushi	<b>3,524</b> Tannisson Mather	<b>2,637</b> Eldine Mpanzu	<b>2,115</b> Andrew Hynan	<b>1,655</b> Selma Ogresovic
<b>8,400</b> Yussuf El-Zein	<b>4,850</b> Steven Warner	<b>3,471</b> Peter Kwiatkowski	<b>2,634</b> Daniel Prinzo	<b>2,115</b> Andrew Hynan	<b>1,651</b> Lidia Meglei
<b>8,354</b> Bobby Hamilton	<b>4,782</b> Yemi Akinade	<b>3,463</b> Mitchell Messer	<b>2,607</b> Armando Aiello	<b>2,073</b> Tommy Conard	<b>1,631</b> Michael Jang
<b>8,260</b> Daryl Graham	<b>4,771</b> James Sodan	<b>3,446</b> Britton Costa	<b>2,606</b> Craig Stropmf	<b>2,055</b> Jonathan Maust	<b>1,625</b> Jose Viramontes
<b>8,116</b> Alipate Makaui	<b>4,733</b> Sean Velasquez	<b>3,426</b> Jesse Doherty	<b>2,605</b> Michael Russo	<b>2,042</b> Cara DeFiore	<b>1,604</b> Micah Focken
<b>8,103</b> Sara Vaz	<b>4,716</b> Joseph Tomanovich	<b>3,331</b> Tiffani Tavormina	<b>2,597</b> Joshua Goodman	<b>2,034</b> Jonathan Hanaway	<b>1,583</b> Reynolds Akuaomo
<b>7,951</b> Zach Otto	<b>4,704</b> Brandon Dusevic	<b>3,321</b> Max Akers	<b>2,592</b> Alfredo Garcia	<b>2,033</b> Rita Rider	<b>1,575</b> Daniel Foore
<b>7,825</b> Chase Miller	<b>4,627</b> Ryan Hall	<b>3,317</b> Stella Roznovan	<b>2,557</b> David Hausman	<b>2,022</b> Lalitha Janardhanan	<b>1,569</b> David Duddy
<b>7,819</b> Eno Iftiu	<b>4,591</b> Darcy Schrieber	<b>3,284</b> Joshua Krueger	<b>2,541</b> Jacqueline Kabluyen	<b>2,016</b> Michael Stuver	<b>1,569</b> Derya Ekren
<b>7,804</b> Derek Foore	<b>4,561</b> Justin Lowe	<b>3,278</b> Mavrick Fredericks	<b>2,533</b> Matthew Turnquist	<b>2,015</b> Nabil Atallah	<b>1,563</b> Tristan Dlabik
<b>7,779</b> Elias Boles	<b>4,557</b> Ronald Rivera	<b>3,277</b> Jon Morrow	<b>2,530</b> Ashley Clarke	<b>2,007</b> Doris Martinez Garcia	<b>1,547</b> Aref Sayegh
<b>7,709</b> Brody	<b>4,535</b> Mark Auvil	<b>3,209</b> Christopher Stevens	<b>2,526</b> Ryan Witham	<b>2,001</b> James Harding	<b>1,541</b> Madison Kilburn
	<b>4,534</b> Patrycja Grudzinska	<b>3,208</b> Matthew Diulus	<b>2,497</b> Joshua Randolph	<b>2,001</b> Omar Billy	<b>1,538</b> Jose Anderson
	<b>4,431</b> Sylvain Kalombo	<b>3,207</b> Kaitlyn Brandt	<b>2,491</b> Michael Gerstein	<b>1,981</b> Julian Dickinson	<b>1,537</b> Cynthia Hettchen
<b>7,508</b> Slavita Hut	<b>4,412</b> Atta Saleh	<b>3,206</b> Steve Hartman	<b>2,471</b> Melinda-Rae Lyse	<b>1,974</b> Joshua Jackson	<b>1,525</b> Zakary Labieniec
<b>7,385</b> Walter Icaza	<b>4,398</b> Elyse Bryan	<b>3,182</b> Theodore Ryan	<b>2,442</b> Duni Olusegun	<b>1,961</b> Michael Barlettano	<b>1,521</b> Nic Iagulli
<b>7,235</b> Jeffrey Hudson			<b>2,435</b> Kamal Tayyib	<b>1,943</b> Amy Baird	<b>1,518</b> Crystal Vairretta



# RGA LEADERSHIP BONUS

## LEADERSHIP BONUS - CONTINUED

<b>\$ 1,509</b> Aaron Patt	<b>\$ 1,329</b> Francesca Veltri	<b>\$ 1,099</b> Danita George	<b>\$ 876</b> Octavio Villa	<b>\$ 723</b> Steven Baum	<b>\$ 579</b> Dwayne Gomez
<b>1,504</b> Samuel Boyle	<b>1,323</b> Lino Strussione	<b>1,095</b> Tammy Gawron	<b>874</b> Michael Romero	<b>716</b> Jessica St Pierre	<b>570</b> Alyssa Libby
<b>1,492</b> Dustin Caso	<b>1,281</b> Melinda Skinner	<b>1,094</b> Jeanette Ramirez	<b>869</b> Tyler Boulden	<b>705</b> Tiffany Beadnell	<b>569</b> Derrick Mason
<b>1,490</b> Xander Davis	<b>1,272</b> Robin Gonzalez	<b>1,087</b> Randall Cook	<b>868</b> Bethany Evans	<b>704</b> Rex Munsey	<b>559</b> Allison Kusgen
<b>1,483</b> Michael Joseph	<b>1,264</b> Michael van Delft	<b>1,066</b> Karen Shumaker	<b>867</b> Richard Millington	<b>702</b> Eric Snyder	<b>559</b> Sean Brannan
<b>1,481</b> Kenan Hyseni	<b>1,260</b> Deborah Mitchell	<b>1,060</b> Timothy Bugge	<b>860</b> Bradley Fordyce	<b>690</b> Justin Brent	<b>559</b> Jonathan Pizzuto
<b>1,481</b> Charles Ferrari	<b>1,259</b> Evan Donoghue	<b>1,042</b> Cristina Fox	<b>855</b> Jessica Santamarina	<b>684</b> Richard Rozolsky	<b>558</b> Jenny Nguyen
<b>1,478</b> Jeff Wentworth	<b>1,229</b> Jonathan Giaco	<b>1,035</b> Devonte Coles	<b>842</b> Gary Slocum	<b>681</b> Jake Gelb	<b>551</b> Morgan Lobello
<b>1,476</b> Saul Lopez	<b>1,215</b> Jeffrey von Kienast	<b>1,027</b> Daniel Walton	<b>842</b> Alex Paguio	<b>674</b> Michael Wright	<b>550</b> Anne List
<b>1,469</b> Alma Lozano	<b>1,207</b> LaDelus Brown	<b>1,025</b> Shanita Ellmers	<b>838</b> Nasr Quadri	<b>666</b> Richard Phaturos	<b>541</b> Marlene Barrett
<b>1,453</b> James P Raines	<b>1,207</b> Tanner Duy	<b>1,022</b> Arman Masomzadeh	<b>830</b> Keith James	<b>660</b> Eric Okoemu	<b>539</b> Daniel Pacheco
<b>1,452</b> Dana Velez	<b>1,206</b> Angel Martinez	<b>1,015</b> Nicole Sanders	<b>818</b> Shayla Williamson	<b>657</b> Suzanne Moroney	<b>539</b> Tabitha McDermid
<b>1,445</b> Pablo De La Cruz	<b>1,204</b> Ariana Jones	<b>1,014</b> Alexis Hawkins	<b>813</b> Lindsay Staffieri	<b>651</b> Landon Schlag	<b>536</b> Zachary Button
<b>1,441</b> Jenna Gula	<b>1,202</b> Demetrius Lucas	<b>1,010</b> Kasey L White	<b>812</b> George Shafiek	<b>649</b> Todd Riescher	<b>535</b> Tereanio Edgar
<b>1,437</b> Christopher Bentley	<b>1,197</b> Heriberto Chavez	<b>1,004</b> Jonathan Phillips	<b>811</b> Tami Chaimov	<b>648</b> Nathan Hunt	<b>531</b> Matthew A Wilson
<b>1,436</b> Matthew Bogle	<b>1,192</b> Temesghen Starr	<b>993</b> Christopher Buttacavoli	<b>806</b> Jonathan Jones	<b>640</b> John Vacca	<b>528</b> Jaydan Heron-Smith
<b>1,419</b> Tyler Dahlin	<b>1,188</b> William Parmeter	<b>991</b> Michael Clemente	<b>796</b> Lorena Barriere	<b>633</b> Ryan Praedel	<b>524</b> Donald Stone
<b>1,403</b> Brandon Baker	<b>1,186</b> Zachery Kertulis	<b>972</b> Maurice Coleman	<b>791</b> Lindsey Dettwiller	<b>629</b> Candace Minor	<b>520</b> Dominick Williams
<b>1,402</b> Stuart Pagan	<b>1,186</b> James Tolley	<b>971</b> Taylor Schoenbeck	<b>789</b> Raynaldo Lafontant	<b>625</b> Michael Capps	<b>520</b> Ashkan Khoshmagham
<b>1,391</b> Takiyah Smith	<b>1,185</b> Edrick Tercero	<b>968</b> Joseph McCallister	<b>787</b> Aleanya Moore	<b>625</b> Casey Helly	<b>517</b> Marcus Moody
<b>1,384</b> Bobby Park	<b>1,182</b> Jennifer Jantzen	<b>964</b> Dustin Holtz	<b>780</b> DeAndre' Coleman	<b>622</b> Payam Sami	<b>512</b> Nathan Stuck
<b>1,378</b> Jeffrey Tillman	<b>1,175</b> Klyo Vidal	<b>963</b> Kevin Butchino	<b>775</b> Trevor Smith	<b>621</b> Roxie Soto	<b>512</b> Melne Hughes
<b>1,364</b> Hunter Welty	<b>1,171</b> Romas Noor	<b>961</b> Alicia Wear	<b>764</b> Taurean Flournoy	<b>608</b> Anthony Greco	<b>509</b> Christopher Larsen
<b>1,358</b> Jordan Warner	<b>1,169</b> Abraham El Refaei	<b>954</b> Alix Albright	<b>763</b> Augusto Arango	<b>599</b> Jared Guglielmino	<b>508</b> Rachel Elfenbein
<b>1,358</b> Alexandra Graham	<b>1,164</b> Aaron Parsons	<b>943</b> David Basnett	<b>762</b> Ross Ewen	<b>594</b> Andrew McAughey	<b>508</b> Fouad Geroges
<b>1,357</b> Francis Ingulli	<b>1,124</b> Ryan Vance	<b>923</b> Selina Maldonado	<b>756</b> Roger Rau	<b>593</b> Joshua Yurinko	<b>503</b> Keith Dymnioski
<b>1,356</b> Raul Rojas	<b>1,119</b> Keeland Bryant	<b>913</b> Michael Battaglio	<b>754</b> William Dugan	<b>593</b> Patricia Isabell	
<b>1,337</b> Jorge Toribio	<b>1,118</b> Razan Zarba	<b>909</b> Paul Zuzick	<b>743</b> Joseph Bell	<b>587</b> Sean Byler	
<b>1,331</b> Kelechi Anele	<b>1,117</b> Nicholas Wang	<b>880</b> Bruce Alford	<b>737</b> Deaveon Francisco	<b>582</b> Aaron Osterrieder	
<b>1,330</b> Thomas Longino	<b>1,102</b> Patrick Knouse	<b>877</b> Rubin Chaimov	<b>727</b> Steven Barton	<b>580</b> Manuel Diaz	

1



**RYAN FICKERT**

**\$46,386**  
Zach Hart

2



**MARK NEILSON**

**\$37,686**  
Altig-Orlovic

3



**REYNOLDS AKUAMO**

**\$25,127**  
Theodore Pappas

## NOVEMBER BONUS LEADERS



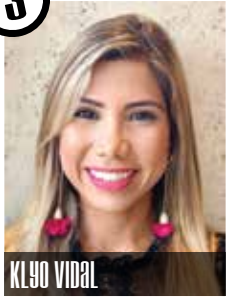


PAYOUT: \$625,517

QUALIFIERS: 126

<b>\$ 46,386</b> Ryan Fickert	<b>\$ 8,208</b> Kimberly Hamilton	<b>\$ 4,825</b> Dan Ikei	<b>\$ 2,950</b> Jorge Guerra	<b>\$ 1,591</b> Kaitlyn Brandt	<b>\$ 1,025</b> Diego Arango Puerta
<b>37,686</b> Mark Neilson	<b>8,158</b> Paul Kelly	<b>4,436</b> Samantha Ralston	<b>2,949</b> Mike Paragiou	<b>1,584</b> Yemi Akinade	<b>938</b> Magda Figueiredo
<b>25,127</b> Reynolds Akuamo	<b>7,603</b> Ryan Hall	<b>4,435</b> Brent Bowling	<b>2,882</b> Mike Allen	<b>1,539</b> Yussuf El-Zein	<b>931</b> Michael Trinh
<b>22,381</b> Corey Helly	<b>7,560</b> Luay Ghawi	<b>4,131</b> Elias Boles	<b>2,863</b> Dylan Murphy	<b>1,497</b> Brody	<b>909</b> Brandon Baker
<b>22,027</b> Matthew Diulus	<b>7,048</b> Christopher Hintz	<b>4,105</b> Alex Kae	<b>2,728</b> Kelly Ekker	Maughan-Evanson	<b>868</b> David Rigney
<b>21,251</b> Levar Morgan	<b>6,702</b> Andrew McQuade	<b>3,988</b> Elyse Bryan	<b>2,706</b> Blake Higuchi	<b>1,492</b> Ronald Rivera	<b>801</b> Bruce Viaje
<b>17,378</b> Bobby Gujral	<b>6,246</b> Darcy Schrieber	<b>3,971</b> Amr Shater	<b>2,577</b> Zach Otto	<b>1,443</b> Steven King	<b>756</b> Ricardo Subero
<b>16,196</b> Walter Icaza	<b>6,042</b> Scott Wheeler	<b>3,970</b> Ryan Wilson	<b>2,494</b> Christopher Botelho	<b>1,441</b> Nathan Hunt	<b>729</b> Ransey Vazquez
<b>15,641</b> Thomas Vena	<b>5,911</b> Morgan Lobello	<b>3,945</b> Duni Olusegun	<b>2,453</b> Harold Durana	<b>1,402</b> Britton Costa	<b>725</b> Evan Donoghue
<b>14,612</b> Robert Janev	<b>5,857</b> Patrick Knouse	<b>3,739</b> Ryan Stenglein	<b>2,418</b> Tommy Conard	<b>1,382</b> Ryan McIntosh	<b>700</b> Joshua Jackson
<b>14,077</b> Beau Locker	<b>5,617</b> Brandon Summerton	<b>3,612</b> Sara Vaz	<b>2,391</b> Jose Viramontes	<b>1,366</b> Tucker Gregor	<b>651</b> Michael Joseph
<b>12,995</b> Matthew Turnquist	<b>5,514</b> Randall Cook	<b>3,590</b> Jessica Santamarina	<b>2,346</b> Temesghen Starr	<b>1,319</b> Kerry Zorns	<b>593</b> Kyle Wrobel
<b>12,008</b> Joseph Tomanovich	<b>5,251</b> Dustin Dunbar	<b>3,559</b> Jeffrey von Kienast	<b>2,159</b> Bobby Hamilton	<b>1,292</b> Aaron Parsons	<b>541</b> Taurean Flournoy
<b>11,763</b> Andy Batten	<b>5,110</b> Jinelly Urena	<b>3,550</b> Charles Ferrari	<b>2,093</b> Antonio Reyes	<b>1,252</b> Marisa Willgruber	<b>535</b> Daryl Graham
<b>10,261</b> Justin Adams	<b>5,093</b> Jessica St Pierre	<b>3,478</b> Steven Barton	<b>1,958</b> Tiffany	<b>1,246</b> Jenny Kim	
<b>9,789</b> Gary Slocum	<b>5,082</b> Lauren Coyne	<b>3,276</b> Michael Gerstein	Babin-Washington	<b>1,221</b> Michael Clemente	
<b>9,067</b> Sean Velasquez	<b>4,911</b> Shalom Chaimov	<b>3,268</b> Jeremy Rivers	<b>1,815</b> Alexandra Graham	<b>1,184</b> Johnny Ly	
<b>8,791</b> Chris La Fond	<b>4,889</b> Doreen Ryan-Foti	<b>3,147</b> Jeffrey Hall	<b>1,723</b> Bruce Alford	<b>1,144</b> Joshua Randolph	
<b>8,636</b> Michael Russin	<b>4,858</b> Joshua Olin	<b>2,969</b> Christopher Bentley	<b>1,682</b> Michael Russo	<b>1,042</b> Hunter Houvener	







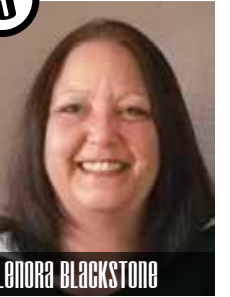
# SA/GA DIRECT CODE FIELD TRAINING BONUS

<b>1</b>  <b>GJON LJULIDURAJ</b> \$10,770 Hart-Dushaj	<b>2</b>  <b>DANA VELEZ</b> \$7,027 Gonzalez-H-W	<b>3</b>  <b>KLYO VIDAL</b> \$6,959 Beto Quintero	<b>4</b>  <b>JORGE TORIBIO</b> \$5,570 Theodore Pappas	<b>5</b>  <b>MARIAM SHAHID</b> \$5,309 Theodore Pappas
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**NOVEMBER BONUS LEADERS** | PAYOUT: \$388,470 | QUALIFIERS: 591

- |                                     |                                   |                                  |                                 |   |                                      |
|-------------------------------------|-----------------------------------|----------------------------------|---------------------------------|---|--------------------------------------|
| <b>\$ 10,770</b> Gjon Ljuliduraj    | <b>\$ 1,898</b> Danny Juskiw      | <b>\$ 1,362</b> Travis Cheek     | <b>\$ 1,040</b> Zlata Titova    | <b>\$ 796</b> Ikaika 'O Ahuna Nishimura | <b>\$ 611</b> Anthony Chinaglia      |
| <b>7,027</b> Dana Velez             | <b>1,883</b> Ramses Blanco        | <b>1,356</b> Richard Millington  | <b>1,038</b> Terrell Davenport  | <b>604</b> Paul Torman                  | <b>604</b> Paul Torman               |
| <b>6,959</b> Klyo Vidal             | <b>1,882</b> Daniel Lopez         | <b>1,342</b> Conor Markins       | <b>1,034</b> Tyler Schaeffer    | <b>601</b> Young Lee                    | <b>601</b> Young Lee                 |
| <b>5,570</b> Jorge Toribio          | <b>1,870</b> Elvis Tinaj          | <b>1,340</b> Iris Saavedra       | <b>1,030</b> Augusto Arango     | <b>794</b> Nathaniel Magda              | <b>598</b> Ryan Taylor               |
| <b>5,309</b> Mariam Shahid          | <b>1,839</b> Tina Nelson          | <b>1,333</b> Trevor Bailey       | <b>1,011</b> Candice Rezzo      | <b>780</b> Al-Shakise Anderson          | <b>595</b> Valentino Kalaj           |
| <b>5,304</b> Jerome Benenati        | <b>1,815</b> Mickey Adkins        | <b>1,286</b> Antonino Taormina   | <b>1,010</b> Dirk Tanses        | <b>768</b> Christopher Nwosisi          | <b>584</b> Lisbeth Parra De Martinez |
| <b>4,470</b> Benzack Cooper         | <b>1,813</b> Joshua Reyes         | <b>1,275</b> Ontoria Moore       | <b>1,004</b> Gerardo Gonzalez   | <b>759</b> Mohamed Shogar               | <b>576</b> Courtney Halldorson       |
| <b>4,386</b> Victor Holmes          | <b>1,789</b> Brittany Douglas     | <b>1,272</b> Steven Flowers      | <b>998</b> Mohamad Raychouni    | <b>759</b> Timothy Liles                | <b>573</b> Katie Terzynski           |
| <b>4,088</b> Michael Stuver         | <b>1,751</b> Tyler Boulden        | <b>1,269</b> Giovanni Diduro     | <b>993</b> Jillian Heaney       | <b>758</b> Jennifer Ragan               | <b>571</b> Anastasia Balytska        |
| <b>4,085</b> Barry Donalson         | <b>1,746</b> Dominic Meehan       | <b>1,263</b> Altina Arakelian    | <b>989</b> Adarryll Dent        | <b>745</b> Santiago Calle Ramirez       | <b>570</b> Harry Rothstein           |
| <b>3,958</b> Jason Khodadadian      | <b>1,728</b> Sousan Samadzade     | <b>1,255</b> Marlene Barrett     | <b>986</b> Claudia Jacquet      | <b>733</b> Rebecca Nicoson              | <b>565</b> Paolo D'Andrea            |
| <b>3,493</b> Gavin Gambhir          | <b>1,724</b> Anthony Scaccia      | <b>1,242</b> Corey Hallam        | <b>984</b> Carly Baird          | <b>732</b> Rajat Shrestha               | <b>559</b> Ross Ewen                 |
| <b>3,297</b> Jenna Grula            | <b>1,716</b> James P Raines       | <b>1,223</b> Christopher McGlynn | <b>973</b> Loraine Harris       | <b>727</b> Sara Zschau                  | <b>559</b> Nicholas Vollmer          |
| <b>3,081</b> Megan Connors          | <b>1,700</b> Kempton Perry        | <b>1,219</b> Mark Lomonaco       | <b>973</b> Nicholas Llewellyn   | <b>726</b> Tara Maley                   | <b>559</b> Jimez Parker              |
| <b>3,023</b> Jonathan Ramirez       | <b>1,698</b> Nicklaus Boker       | <b>1,210</b> Mahdi Dergham       | <b>958</b> Jessica Rosenberg    | <b>724</b> Daniel Prinzo                | <b>556</b> Henry Jacobs              |
| <b>2,818</b> Stephen Davis          | <b>1,684</b> Taleb Jammoul Hajali | <b>1,195</b> Jaycee Goodwin      | <b>956</b> Nichole Perez        | <b>715</b> Ashley O'Donal               | <b>553</b> Emily Weaver              |
| <b>2,786</b> Iliana Gonzalez Mujica | <b>1,666</b> Joshua McTier        | <b>1,180</b> Brandon Eck         | <b>954</b> Donna Rankin         | <b>714</b> Adrain Alfred                | <b>552</b> Darez Meriwether          |
| <b>2,727</b> Jonathan Conn          | <b>1,631</b> Moriah Chandler      | <b>1,178</b> Jose Cuellar        | <b>940</b> Timothy McNulty      | <b>709</b> Richard Bearden              | <b>547</b> Colin Desnoyers           |
| <b>2,680</b> Jenny Nguyen           | <b>1,626</b> Jonathan Maust       | <b>1,178</b> Tristan Dlabik      | <b>938</b> Bashar Jarkasy       | <b>703</b> Johnny Fuller                | <b>545</b> Miguel Castillo           |
| <b>2,673</b> Jagdish Sukhu          | <b>1,617</b> Adem Abdula          | <b>1,157</b> Alisha Smith        | <b>936</b> Jennifer Reed        | <b>699</b> Jamie Winters                | <b>542</b> Chungan Wang              |
| <b>2,660</b> Colin Ghee             | <b>1,589</b> John Torres          | <b>1,146</b> Sandy Metellus      | <b>934</b> Justin Brent         | <b>696</b> Cory McNutt                  | <b>540</b> Steven Counts             |
| <b>2,568</b> Xander Davis           | <b>1,586</b> Kristina Joachim     | <b>1,142</b> Angelica Rice       | <b>933</b> Luis Calderon Welman | <b>695</b> James Hinton                 | <b>540</b> Nikolai Zollinger         |
| <b>2,501</b> Razan Zarba            | <b>1,580</b> Ryan Suhr            | <b>1,124</b> Ian Rouleau         | <b>922</b> Danielle Haizlip     | <b>686</b> Christopher Larsen           | <b>537</b> Anthony Aiello            |
| <b>2,444</b> Oludoyin Omolaja       | <b>1,572</b> Landon Schlag        | <b>1,119</b> Drake Smith         | <b>912</b> Jacob Stephens       | <b>683</b> Richard Zuccato              | <b>537</b> Eric Butt                 |
| <b>2,360</b> Kristine Whiting       | <b>1,565</b> Adel Al Choufi Naim  | <b>1,106</b> Pablo Solis         | <b>904</b> Joseph Bell          | <b>669</b> Marcell Mara                 | <b>537</b> Ivoni Fuimaono            |
| <b>2,297</b> Justin Diaz            | <b>1,555</b> Daniel Zotter        | <b>1,105</b> Mohamad Awdi        | <b>897</b> Kelly Schoenherr     | <b>668</b> Victor Romero                | <b>536</b> Carlos Nunez Sanchez      |
| <b>2,276</b> Sean Byler             | <b>1,551</b> Anthony Allonardo    | <b>1,104</b> Rachel Canning      | <b>896</b> Lukess Joseph        | <b>665</b> Carolyn George               | <b>535</b> Jaden Goldney             |
| <b>2,249</b> Taylor Schoenbeck      | <b>1,545</b> Demetrius James      | <b>1,094</b> Stanis Moanda       | <b>885</b> Michelle Gould       | <b>646</b> Martin Salavec               | <b>532</b> Donald Perry              |
| <b>2,244</b> Arif Hajro             | <b>1,545</b> Triston Miller       | <b>1,091</b> Elcar Buhay         | <b>879</b> Matthew Zang         | <b>634</b> Adriana Aboulwafa            | <b>532</b> Aron Naidu                |
| <b>2,223</b> Robert Wright          | <b>1,533</b> Jack Craig           | <b>1,082</b> Cameron Austin      | <b>873</b> Selma Ogresovic      | <b>626</b> Kingsley Hansen              | <b>529</b> Ryan Hritz                |
| <b>2,219</b> Ebuwa Otagho           | <b>1,501</b> Alec Seibold         | <b>1,081</b> Christopher O'Neal  | <b>867</b> Hunter Welty         | <b>617</b> Joseph A Smith               | <b>528</b> Lorena Barriere           |
| <b>2,198</b> Nicole Preston         | <b>1,492</b> Tammy Gawron         | <b>1,070</b> Anthony Marsella    | <b>840</b> Michael Wright       | <b>617</b> Jacob Russell                | <b>526</b> Jessica Underwood         |
| <b>2,066</b> Michael Romero         | <b>1,488</b> Jose Venegas         | <b>1,067</b> Evan Lawrence       | <b>838</b> Anne List            | <b>616</b> Rex Munsey                   | <b>513</b> Kate Hernandez            |
| <b>1,971</b> Jimmy Quifille         | <b>1,479</b> Tobechukwu Oraegbu   | <b>1,058</b> Lino Strussione     | <b>831</b> Alexander Pham       | <b>615</b> Jennifer Spalding            | <b>508</b> Michael Coulthard         |
| <b>1,946</b> Jeanine Reighn         | <b>1,457</b> Erika Walker         | <b>1,058</b> Erica Robertson     | <b>828</b> Tanner West          | <b>614</b> Brendan Whitted              | <b>502</b> Morgan Evans              |
| <b>1,942</b> Alyssa Libby           | <b>1,434</b> Dulce Paz            | <b>1,054</b> Abraham El Refaei   | <b>826</b> Vincent Massari      | <b>613</b> Allison Ramirez              |                                      |
| <b>1,902</b> Dante Johnson          | <b>1,403</b> Zachary LeFoll       | <b>1,042</b> Priscilla Blanco    | <b>820</b> Antonio Chacin       | <b>612</b> David Stuart                 |                                      |
| <b>1,901</b> Saury Espailat         | <b>1,365</b> Evelyn Howell        | <b>1,041</b> Randa McCarty       | <b>812</b> Joshua Egyud         |   |                                      |

# REINSTATEMENT BONUS

<b>1</b>  <b>SAMI MOGANNAM</b> \$2,873 Don Foti	<b>2</b>  <b>NABIL SPAHI</b> \$1,808 Gigliione-Ackerman	<b>3</b>  <b>BRADLEY WEIGAND</b> \$1,464 S-S-Parks-Salvaggi	<b>4</b>  <b>NICHOLAS GASPARRO</b> \$1,367 Sabrina Lloyd	<b>5</b>  <b>LENORA BLACKSTONE</b> \$1,306 Simon Arias
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**NOVEMBER BONUS LEADERS** | PAYOUT: \$42,330 | QUALIFIERS: 133

- |                                |                               |                               |                             |                              |
|--------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|
| <b>\$ 2,873</b> Sami Mogannam  | <b>\$ 1,157</b> Mitchell Look | <b>\$ 857</b> Lawrence Dennis | <b>\$ 693</b> Zenon Zorij   | <b>\$ 554</b> Karen Griffith |
| <b>1,808</b> Nabil Spahi       | <b>1,089</b> Dawid Liniewski  | <b>842</b> Scott Davison      | <b>645</b> Joseph Faisant   | <b>548</b> David Wang        |
| <b>1,464</b> Bradley Weigand   | <b>1,015</b> Dorota Rusew     | <b>775</b> Philip Roffi       | <b>567</b> Natalie Soboleva | <b>529</b> Carolyn Havens    |
| <b>1,367</b> Nicholas Gasparro | <b>963</b> Nadezhda Vitchev   | <b>740</b> Wilmer Jimenez     | <b>562</b> Jorge Alvarez    | <b>507</b> Corey Lavigne     |
| <b>1,306</b> Lenora Blackstone | <b>883</b> Sina Heak          | <b>706</b> Sharon Manning     | <b>560</b> Marc D'Emilia    | <b>504</b> Dason Phaul       |

**6 BONUS TOTAL: \$4,575,928**

<b>WORLD'S GREATEST</b> \$1,979,267	<b>SA/GA/MGA EXTRA</b> \$109,431	<b>LEADERSHIP</b> \$1,430,913	<b>RGAL LEADERSHIP</b> \$625,517	<b>SA/GA TRAINING</b> \$388,470	<b>REINSTATEMENT</b> \$42,330
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level



# FOUNDERS CLUB

November Qualifiers—  
Outstanding Producers & PR Representatives:

**Kevin Ishikane**  
 Altig-Orlovic  
 2 Qualifications  
 \$123,040 Net ALP  
 88.2 RET

**Carmen Arroyo**  
 Theodore Pappas  
 1 Qualification  
 \$111,833 Net ALP  
 81.8 RET

**Mahdi Dergham**  
 Zachary Hart  
 1 Qualification  
 \$90,734 Net ALP  
 82.7 RET

**Joachim Jean**  
 Laura Fisher  
 9 Qualifications  
 \$79,987 Net ALP  
 87.3 RET

**George Kamel**  
 S-S-Bendure-Hartwig  
 5 Qualifications  
 \$75,328 Net ALP  
 82.8 RET

**Sandra Dumas**  
 Giglione-Ackerman  
 1 Qualification  
 \$61,835 Net ALP  
 88.4 RET

**Babajide Obashoto**  
 Jay Washington  
 1 Qualification  
 \$55,931 Net ALP  
 82.6 RET

**Lindsay Staffieri**  
 Dustin Venekamp  
 1 Qualification  
 \$55,838 Net ALP  
 86.4 RET

**Ashley Rust**  
 James Cunningham  
 2 Qualifications  
 \$181,228 Net ALP  
 86.0 RET

**Joey Kennedy**  
 Altig-Orlovic  
 8 Qualifications  
 \$160,912 Net ALP  
 79.9 RET

**Roger Fredericks**  
 Altig-Orlovic  
 1 Qualification  
 \$136,675 Net ALP  
 79.0 RET

**Lily Sakai**  
 Cohen-Cohen  
 31 Qualifications  
 \$127,042 Net ALP  
 89.7 RET

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!


**\$3M**  


**Lily Sakai**  
Cohen-Cohen  
Contracted 5/6/03  
Qualified 11/30/19  
\$3,021,149 Net ALP

**\$3M**  


**Matthew Zang**  
Altig-Orlovic  
Contracted 8/24/14  
Qualified 11/30/19  
\$1,003,285 Net ALP

# DIRECTORS OF THE MONTH

**Sales Director of the Month ★★**  
  
**Phillip Bromagen**  
 Phillip had 45.76% growth over November 2018.

**PR Director of the Month ★★**  
  
**Denise Gilbert**  
 Denise met 80.82% of Objective during November 2019.



# 2020 AND YOUR PERFECT VISION FOR THE YEAR



**David Zophin**  
President  
American Income Life &  
National Income Life Divisions

**DON'T MEAN TO START OFF WITH A** cliché, but the new year is a very exciting time for me, because it means 365 days (366 in 2020) of new opportunity to do something great. It means it's time for us to evaluate where we are in our careers, decide where we want to be in our careers, and then make goals to ensure we get there.

Believe it or not, setting goals is actually more involved than you might think. Some people even have it down to a science, and insist on following specific guidelines, metrics, and steps. (If you don't believe me, Google it!) I'm not going to tell you that you have to follow a strict set of rules when you create your goals for 2020, but I do want you to take it

seriously and devote the right amount of time and effort to it.

What I mean is, when you sit down to plan out your 2020 goals, I want them to be a little more elaborate than *be more successful* or *take my career to the next level*. If you do want to be more successful and take your career up a notch, then you'll need to make specific goals that are measurable, detailed, and attainable. I want to stress 'attainable,' because while it's great to set lofty goals for yourself, if you set unrealistic ones, it defeats the purpose of having goals in the first place. So definitely aim high, but not impossibly so.

Effectively reaching your goals requires specific planning, prep work, and follow through. Think of someone whose goal for the year is to get fit. It's not enough to just join a gym or plan on eating better. Getting in shape requires consulting a trainer or doing research on a fitness plan and then sticking to it. It means making meal plans and devoting the time to shopping and cooking accordingly. It requires a lot of preparation and dedication, just like advancing your career!

Something to keep in mind when you're planning your 2020 goals is breaking them down by quarter and month. Twelve months seems like a long time to achieve something, but those months go by quickly if you're not consistently on target. So make sure you set and achieve your goals every quarter, every month, and every week if you need to. You'll be much more likely to find the success you're looking for when you take it a day, week, month, and quarter at a time.

Something else that should be on your list of priorities is familiarizing yourself with all of the 2020 bonus and Convention guidelines. When you're planning out your bonus and Convention qualification goals, you'll be much more successful if you know how to get there. So study up and get in the know.

I hope all of you look at 2020 as a year full of opportunity. Think of it as your year to break down barriers, shatter personal records, and find the success you know you're capable of. So grab hold of all that opportunity – remember, it's UNLIMITED! Then make sure your commitment never waivers, and make 2020 your best year yet. 🍀





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2020 CONVENTION



**GRAND HYATT BAHA MAR | MAY 12-15, 2020**

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